# The Independent.

Entered at the Post-office at New York, as Second-class Mail Matter.

"EVEN AS WE HAVE BEEN APPROVED OF GOD TO BE INTRUSTED WITH THE GOSPEL, SO WE SPEAK; NOT AS PLEASING MEN, BUT GOD WHICH PROVETH OUR HEARTS."

VOLUME XLIII. NEW YORK, THURSDAY, JULY 23, 1891. NUMBER 2225.



## The Independent.

For Table of Contents see Page 10.


### TO A GRASSHOPPER.

BY IDA WHIPPLE BENHAM.

I READ Anacreon one day,
Leigh Hunt, and divers others,
Who praised you in their songs as they
Had been your brothers.

And well, I wot, this might be true,
O small, shy, singing creature!
The breast that nurst the bards nurst you—
The breast of Nature.

O patient, melancholy reed,
Among the dusty daisies
Piping one faithful note to feed
A poet's praises!

How deep, how potent was his art!
Death cannot overthrow it;
The fire that touched you from his heart
Made you a poet!

MYSTIC, CONN.

### SONNET.

BY THE LATE PHILIP BOURKE MARSTON.

OH once again to fill Love's Empty House—
Once more to know the palace and the grove,
And all the sweet, meandering ways of Love—
Once more to see the myrtle round his brows—
Once more to hear his flute-like music rouse
Like soft, protracted cooing of the dove—
To thrill with bliss; to cry, "This is enough:
No greater joy than this man's life allows!"

To-day I walk an exile from Love's Land;
Love's Palace gleams afar—ah me, how fair!
Shall I again, some glad day, enter there?
Oh but once more in that dear grove to stand,
To press the Palace door with eager hand,
While Love cries, "Enter!" and light floods the air!

### IN THE DARK.

BY LUCY LARCOM.

O THOU who art my only Light,
Thee do I follow through the night;
Tho home and hope are out of sight,
Firm trust in Thee my spirit hath;
Thou knowest my path!

Altho I cannot see Thy face,
I feel the warmth of Thy embrace,
Infold me in the dangerous place
Where sin lies waiting to betray;
Thou knowest my way.

O Thou who seest me through and through—
The thoughts I think, the deeds I do,—
Thou knowest I would to Thee be true!
O draw me closer to Thy side.
My Lord, my Guide!

Thou knewest me, lovedst me in the past,
Even when the tempter held me fast;
Thy wanderer has come home at last,
Never again from Thee to stray—
From Thee, my Way!

I know not what may yet unfold
Beyond the morning's gates of gold—
This is my heaven—Thy hand to hold,
Thy steps to follow through the night,
My Life, my Light!

BOSTON, MASS.

### DESERTERS.

BY JULIE M. LIPPMANN.

HARK! the troops are coming, troops of summer days!
Through the fields and meadows, by the country ways,
Crowding in upon us with a conqueror's might.
Ho! they think their fire 'll put us to the flight.
Every rosebush raises, on its slender spears,
Waving flags of crimson, to awake our fears.
Every bee is drumming loud his double-beat,
Thinking he will scare us into a retreat.
Nearer still and nearer comes the army, led
By its great commander, Heat. He rides ahead.
Now they are upon us. Quick! They've run us down;
We must own we're beaten and desert the town.

BROOKLYN, N. Y.

### THE OLD GOSPEL AND THE NEW.

BY NEWMAN HALL, LL.B., D.D.

THIS is an age of novelties. Science multiplies its revelations of Nature, Art its inventions, Commerce its methods, Industry its machineries, Philosophy its theories, Politics its plans. Many are eager for novelties in religion—modern thought, new light, theology adapted to the present day. They are weary of the old Gospel of Luther and Calvin, of Leighton and Baxter, of Wesley and Whitfield. Perhaps in many cases this may arise from lack of personal experience of the old Gospel, dislike of its claims, indifference to its privileges, and a worldly restlessness, which ever is saying: "Who will show us any good." But it may also simply mean weariness of the methods of a former generation; not of the truth itself, but of the mode of stating it. On the other hand, there are multitudes who more and more cling to the "old Gospel," and demand it as the chief essential in Christian preachers.

There can be but one Gospel. Is not this both old and new? St. John in his old age said: "Brethren, I write no new commandment unto you, but an old commandment, which ye had from the beginning." (I John ii, 11.) In the preceding part of this letter he had stated the fundamental truths of the old Gospel—the Incarnation, universal depravity, the Propitiation for the sins of the world, deliverance from the guilt and power of sin by the blood of Christ, who is our "Advocate with the Father"; and *walking* in the light, as the test of *possessing* the light. This is the Gospel of which he says: "Brethren, I write no new commandment unto you." I do not in my old age announce any new discovery after many years of contemplation. I have no fresh development of the faith once delivered to the saints. It is the old truth taught by Christ himself, and by the Holy Ghost through the Apostles on the day of Pentecost, "the word which ye have heard from the beginning."

Yet he adds: "Again, a new commandment I write unto you." "Again," *i. e.*, viewed in another aspect, not something different, but the old word otherwise contemplated. The old, with which you are familiar, is newly stated, is again enforced, with new experience of its value, new proofs of its power.

The old Gospel is ever new to every soul to whom it is first proclaimed; new both to him who thus announces it, and to him who thus receives it. How new it is to the heathen world, and equally new to the ungodly around us when revealed by the Spirit of God. What a wondrous revelation, what a new existence! "From darkness to light, from the power of Satan unto God"! They who may be tempted to weary of it as old have only to urge it on the attention of some one who is ignorant of it, and it will become new as he teaches it and watches the blind eye opening to behold it!

The old truth becomes new by fresh reception and experience. The Gospel presented is old, received is new; looked at outside is objectively old, received within is subjectively new; old as the storehouse, new as my daily supplies; old as the ancient fountain gushing from the rock as it did milleniums ago, new as the particular water which fills my empty cup to slake my returning thirst; old as the sun, new as the beams that each morning stream through my windows to rouse me from slumber and help me in the new work of the new day. The Tree of Life is the same which grew in Paradise, but it ever produces new fruit, old in nature and efficacy, new to me in the nourishment it yields, in the life it sustains. It will still be both old and new in the Paradise above. "It yieldeth its fruit every month, and its leaves are for the healing of the nations."

We have no other gospel than the old, which Christ and the Apostles taught. But as St. Paul became "all things to all men," so new circumstances may require new adaptations — new modes of speech, new methods of work, additional evidences. We need no new theology, but ever new power from the Holy Ghost in new efforts to enforce the old. There is danger of young preachers thinking that to satisfy the demand for other novelty is the best evidence of intellectual power. But is it not easier to attract and please by novelties than so to preach the old truth that it is felt to be ever new? Is there not enough in the old Bible in passing events and existing conditions to furnish new illustrations and enforcements of old truths? Would not the soundest learning and the strongest intellect, sanctified by the Divine Spirit, be better employed and manifested in holding up to view, so that men must be arrested and interested, the reality of the old Gospel, than in multiplying gaudy pictures of our own fancy, lighted up by flashy squibs?

In following the example of the Apostles in preaching this old and new Gospel we are their true successors. We are more. St. John says: "That which we have seen and heard declare we unto you that ye also may have *fellowship* with us." *Fellowship* is more than *follow-ship*; it is partnership more than successorship. We have their Gospel, their Christ, their Holy Spirit. We work their higher miracles. Christ said, "Greater works than these shall ye do." It is a greater work to raise a soul from spiritual death to life eternal than to raise from the grave a dead body which will soon return to it. If thus we are actual partners with the Apostles and in preaching their old Gospel are daily witnessing such miracles, "God forbid that we should glory save in the cross of the Lord Jesus Christ."

LONDON, ENGLAND.

### SOLITARY THE THRUSH.

BY OLIVE THORNE MILLER.

"Solitary the thrush,
The hermit, withdrawn to himself,
Sings by himself a song."

THUS says the poet, with no less truth than beauty. No description could better express the spirit of the bird, the retiring habit and the love of quiet for which, not alone the hermit, but the three famous singers of the thrush family are remarkable. We should, indeed, be shocked were it otherwise, for there is an indefinable quality in the tones of this trio, the hermit, wood and tawny, that stirs the soul to its depths, and one can hardly conceive of them as mingling their notes with other singers, or becoming in any way familiar. In this peculiar power no bird voice in our part of the world can compare with theirs. The brown thrush ranks high as a musician, the mocking-bird leads the world in the opinion of his lovers, and the winter wren thrills one to the heart. Yet no bird song so moves the spirit, no other—it seems to me—so intoxicates its hearer with rapture, as the solemn chant of the "hermit withdrawn to himself."

"Whenever a man hears it," says our devoted lover of Nature, Thoreau, "he is young, and Nature is in her spring; wherever he hears it there is a new world, and the gates of Heaven are not shut against him."

One might quote pages of rhapsody from poets and prose writers, yet to him who has not drunk of the enchantment, they would be but words; they would touch no cord that had not already been thrilled by the marvelous strain itself.

My first acquaintance in the beautiful family was the wood thrush, and the study of his charms of voice and character filled me with love for the whole bird tribe. He frequented the places I also preferred, the quiet nooks and out-of-the-way corners of a large city park. At that time I thought no bird note on earth could equal his; but a year or two later, on the shore of Lake George, I fell under the magical sway of another voice, whose few notes were exceedingly simple in arrangement, but full of the strangely thrilling power characteristic of the thrush family.

Four years passed, at first in search of the owner of the "wandering voice" that had bewitched me, and when I had found it to be the tiny thrush or veery, in study of the attractive singer himself, which made me an enthusiastic lover of him also. But the "shy and hidden" bird, the hermit, enthroned by those who know him far above the others, I had rarely seen, and never clearly heard. Far-off snatches I had gathered, a few of the louder notes had reached me from distant woods, or from far up the mountain side; but I had never been satisfied,

There appeared almost a fatality about my hearing this bird. No matter how common his song in the neighborhood, no sooner did I go there, than he retired to the "secluded recesses" of his choice. He always had "just been singing" but had mysteriously stopped. My search was much longer than, and quite as disappointing as, Mr. Burroughs's search through English lanes for a singing nightingale.

Last spring one of the strongest attractions that drew me to a lovely spot in Northern New York, was the assurance that the hermit was a constant visitor. I went, and the same old story met me. Before this year the hermit had always been with them. The song of the veery was my morning and evening inspiration, but his shy brother had apparently taken his departure for parts unknown.

"We will go to Sunset Hill," said my friend. "We always hear them there at sunset."

That evening after an early tea, we started for the promised land. The single-file procession through the charming wood paths, consisted of our host, as protector on the return in the dark, the big dog—his mistress's bodyguard—his mistress, an enthusiastic bird-lover, and myself.

The road was all the way through the woods, then lovely with the glow of the western sun, which reached far under the branches, gilded the trunks of the trees, and made a fresh picture at every turn. At the further side of the woods was a grass-covered hill which we ascended, eager to treat our eyes to the sunset, and our ears to the hermit songs. The sun went down serenely, without a cloud to reflect his glory, but the whole pleasant country at our feet was illuminated by his parting rays.

And hark! a hermit began "air-o-ee!" Instantly everything else was forgotten, altho the bird was far away.

"He will come nearer," whispered my comrade, and we waited in silence. Several singers were within hearing, but all at a tantalizing remoteness that allowed us to hear the louder notes, and constantly to realize what we were losing.

We lingered, loth to abandon hope, till the deepening shadows reminded us of the woods to be passed through; but no bird came nearer than that maddening distance. In despair we turned our faces homeward at last; several times on the way we paused, lured by an ecstatic note, but every one too far off to be completely heard.

In our quiet walk back through the dark woods I accepted my evident fate, that I was not to be blessed with hermit music this season; but I made a private resolve to find next year a "hermit neighborhood" where birds should be warranted to sing, if I had to take a tent and camp out in a swamp.

June passed away in delightful bird-study, and July followed quickly. Nests and songs in plenty rewarded our search. Every day had been full. Nothing had been wanting to fill our cup of content, except the longed-for song of the hermit; and I had been so absorbed I had almost ceased to regret it.

With the last days of July everything was changed about us. The world was full of bird babies. Infant voices rang out from every tangle; flutters of baby wings stirred every bush; the woods echoed to anxious "pips" and "smacks" and "quits" of uneasy parents working for dear life. We had been so occupied with our study of these charming youngsters, that we bethought ourselves, only as one after another strange warbler appeared upon the scene, that migrating time had arrived, the wonderful procession to the summerland had begun.

This, alas! I could not stay to see. And if one must go, it were better to take leave before getting entangled in the toils of the warblers, to be driven wild by the numberless shades of yellow and olive, to go frantic over stripes and spots, and bars, and to wear out patience and the Manual, trying to discover what particular combination of Latin syllables scientists have bestowed upon this or that flitting atom in feathers. Before the student is out of bed, a new warbler note will distract her; in the twilight some tiny bird will fly over her head with an unfamiliar twitter; each and every one will rouse her to eager desire to see it, to name it.

Why have we such a rage for labeling and cataloging the beautiful things of Nature? Why can I not delight in a bird or flower, knowing it by what it is to me, without longing to know what it has been to some other person? What pleasure can it afford to one not making a scientific study of birds to see such names as "the blue- and yellow-throated warbler," the "chestnut-headed golden warbler," the "yellow-bellied, red-poll warbler," attached to the smallest and daintiest beauties of the woods?

Musing upon this and other mysteries, I followed my friend up the familiar paths one day, looking for some young birds whose strange cries we had noted. It was a gray morning, and all the tree trunks were grim and dark, with no variety in coloring. The sounds we were following led us through some unused roads entirely grown up with jewel weed, part of it five feet high, and thickly hung with the yellow flower from which it takes its names.

It had rained in the night, and every leaf was adorned with minute drops like gems. We parted the stems carefully and passed through, tho it seemed to us like wading in deep water, and, in spite of our caution, we were well sprinkled from the dripping leaves. Just as we stepped out of our green sea, the low calls we were trying to locate ceased. We walked slowly on until we were attracted by a rustling in the dry leaves, and then we turned to see two young thrushes foraging about in silence by themselves. They were not very shy, but looked at us with innocent baby eyes as we grew near and examined them. We saw the color and the markings and the peculiar movement of the tail characteristic of the hermit. There could be no doubt that these were hermit babies. We were delighted to see them. I never feel that I know a bird family till I have seen the young. But my pleasure was sadly marred by the reflection that where there were babies must have been a nest and a singer, and we had not heard his voice.

The last Sunday of my stay came, all too soon. It was a glorious day, and, as usual, the two bird-lovers turned their steps toward the woods. Everything seemed at rest and silent. We paused a while in a part of the forest in which we had seen some strange phases of bird life, and had christened the "Bewitched Corner." A gentle breeze set all the leaves to fluttering; far off a woodpecker drummed his salute to his fellows; beyond the trees we could hear the indigo bird singing; but nothing about us was stirring. The wood-pewee was unheard, and even the vireo seemed to have finished his endless song and gone his way.

We passed on a few rods to a favorite resting place of our daily rounds, where my comrade always liked to stretch herself upon the big boll of a fallen tree in the broad sunshine, and I to seat myself at the foot of ano her tree in the shade. It was a spot

> "Where hours went their way
> As softly as sweet dreams go down the night."

As we approached this place a sound reached us that struck us dumb; it was a hermit thrush not far off. Silently we stole up the gentle hill and seated ourselves.

"At last! at last!" I cried in my heart, as I leaned back against my tree to listen.

Then the glorious anthem began again; it rose and swelled upon the air; it filled the woods,

> "And up by mystical chords of song
> The soul was lifted from care and pain."

Tho not in sight, the bird was quite near, so that we heard every note, so enchanting! so inimitable! For ten or fifteen minutes he poured out the melody, while our hearts fairly stood still. Then he stopped, and we heard the thrush "chuck" and the hermit call, which is different from other thrushes, being something between a squawk and a mew. Whether this were his conversation with his mate we could only guess, for we dared not move, hardly indeed to breathe.

After a pause the bird began again, and for one perfect hour we sat there motionless, entranced, and took our fill of his matchless rhapsody. I longed inexpressibly to see the enchanter, tho I dared not stir for fear of startling him. Perhaps my urgent desire drew him; at any rate he came at last within sight, stood a few minutes on the low branch of a tree and looked at me, lifting and dropping his expressive tail as he did so. Two or three low, rich notes bubbled out, as if he had half a mind to sing to me; but he thought better of it and dived off the branch into the bushes. We rose to go.

"This only was lacking," I said. "This crowns my summer. I ask no more, and to-morrow I go."

BROOKLYN, N. Y.

## THE GREATNESS OF PERSONALITY.

BY JOHN HENRY BARROWS, D.D.

THERE are fatal tendencies in our times which degrade our thoughts of men, and, worst of all, our thoughts of ourselves; and the barrier against these tendencies is self-reverence, a religious regard for our own personality. There is a great passage in Milton's prose which Canon Farrar declares has had a deeper influence over his life than anything else in literature. Milton has been speaking of the shame of evil-doing, and of a regard for the adverse opinion of mankind, thus teaching the wisdom of fearing infamy. But many who fear infamy, when they find themselves alone will compound with their dear vices in secret. And then follows the noble passage:

"But he that holds himself in reverence and due esteem, both for the dignity of God's image upon him, and for the price of his redemption, which he thinks is visibly marked on his forehead, accounts himself both a fit person to do the noblest and godliest deeds, and much better worth than to deject and defile, with such a debasement and such a pollution as sin is, himself so highly ransomed and ennobled to a new friendship and filial relation with God."

Now to infuse such a spirit into the teachings of childhood, to cherish such a self reverence in the midst of subtlest temptation, will be more ennobling to human character than the highest intellectual accomplishments and the completest esthetic developments. A man who is right with himself and with his God, in his deepest and most secret life, is the man who has creative moral power. There is no contempt which ought to be so depressing as self-contempt; there is no blush which others can bring so painful as that which ought to come to the soul "at the reflection of his own severe and modest eye upon himself." It is when God's spirit finds us out in our loneliness, and makes vivid our sins before our hitherto darkened eyes, and gives us a sight of ourselves, that we sometimes suffer the acutest pains of remorse; and often, when like the prodigal, we have been overthrown and have sunk down toward beastliness, the slumbering divinity within us springs, like an angel, from the earth and cries out in bitter resolution and self-assertion: "This is not I; I am something better and diviner than this; I am homesick for my true nature; I will arise and go to my Father and there find my real self." Thus Homer pictured Ulysses long ago in the isle of enchantments and of sensual pleasures, sitting on the shore, the tears rolling down his cheeks, for his soul was not at ease amid all this beauty and luxury; his heart was far away in rocky Ithaca, where his true wife awaited him, and where he could be himself.

But is it not hard beholding men in the mass and then separating them into units, to say of each one: "Here is something godlike"? It is hard, but we can be of no service to men unless we see this Divine germ slumbering in the soul, and we cannot think Christ's thoughts of men, we cannot rise into the spirit of him who laid down his life for sinners without recognizing the divinity there is in every humblest child. It has been said that the chasm between the highest animal and the lowest man is to-day, and always has been, impassable; but there never has existed any impassable gulf between any child of Adam in his lowest earthly estate and the God who made him in his own image.

What are the fatal tendencies which lead us to low thoughts of ourselves? I am not now referring merely or mostly to our personal sins; I am referring rather to the social and external forces by which we are in a measure robbed of our individuality and made a part of a mass. We get into the "swim" of business and other life, and are forgetful of our individuality, become parts of a great machine doing the work of the world, rather than being, each one of us, a distinct, independent personality. One would think that with liberty and with democracy men here in America would be their truest selves and not the slaves of public opinion, that there would be more independent manliness among us than elsewhere. But the thoughtful student of our American life from De Tocqueville to Prof. James Bryce have not discovered this independence, but have rather found an unusual diffidence, timidity and deference to the general and popular prejudice. When new reforms are pressed on the public conviction by overpowering necessities and constraining justice, commending themselves to the deepest conscience and the truest judgment, the vast majority who acknowledge their righteousness are slow to espouse, champion and defend them. Do not most men turn around and inquire what other men think, what the clubs think, what the journals say? Are there not fashions set for public opinion as for women's gowns, and does not moral inertia imprison men, holding them fast in moral grooves? Do not men walk in droves like "dumb, driven cattle"? But surely self-assertion, within proper restraints and in the proper spirit, is needful to all high character. It has been the distinctive mark of the leaders of our race. Nothing reduces the grandeur of human life like inert gregariousness, the making of one's self like every one else. Do not we say of such a man, "He is nobody"?—that is, he has denied himself and shrunk into the crowd. And this is often quite as suicidal to high character as a denial of God. We may praise, and rightly, the general prosperity of our big, sensuous, intelligent and noble country, but the philosophic student mourns the lack of notable personalities among us. To a mind like Emerson's, for example, a great city does not mean the streets and the warehouses, and the crowds and the external splendors; it means rather a few noteworthy persons; and Emerson felt when he had seen Bryant, the poet, and a few others, he had exhausted New York.

What makes men distinguished and grandly useful in the world is this projection of one's noblest self trustfully and courageously into the life of man, this willingness to stand alone with Truth in spite of the clamor of majorities. Such men think

> "that nothing pays but God,
> Served whether on the smoke-shut battle-field,
> In work obscure done honestly, or vote
> For truth unpopular, or faith maintained
> To ruinous convictions, or good deeds
> Wrought for good's sake, mindless of Heaven or Hell."

A great American has said of the city of Florence that it ranks next to Athens in the history which teaches how man may make himself immortal, and that the traveler is impressed, in walking among the memorials of the great Florentines, with the fact that "moral supremacy is the only one that leaves monuments and not ruins behind it." It is easy enough to go with one's clique, even tho they are wrong; and this explains why so many of the preventable evils of society are persistently maintained when, if good men on y asserted themselves, they might be swept away. We allow the secondary and the partial and the temporary to swerve us all the time from the supreme and the eternal; and therefore we continue to be ciphers, and not vastly significant in God's arithmetic. We want more men in the conflicts of this generation who bravely listen to God, who hear the voice of the Eternal, and who are not cheated out of their manhood, out of their better selves, either by the subtle temptations of sin or by "the dull fool's palsying sneer"; men who will not let the liar's tongue outweigh God's solemn voice; men who have not been smoothed down into well-shaven formalists, but

who know themselves and reverence themselves as God's children.

Individuality was never so sweet, so pronounced and so potent as in Jesus Christ. He could say "Come unto *Me*," "*I*, if I be lifted up," "He that believeth on *Me*." He came not to conform himself unto men, except so far as thereby he would lead men to conform themselves unto God, and no other being ever brought out the individuality of followers and disciples as did Jesus of Nazareth; and what he wrought while on the earth he is able to work to-day. He trained the twelve not to make them alike, but to make each his divinest self. He did not transform Peter and James and John into characters indistinguishably the same, but he made Peter his best self, and James his truest self and John his highest and noblest self. And so true education is not making us like others, but bringing out to the best and loftiest our own personality. If we sometimes foolishly think that it would be desirable to combine in ourselves the intellectual and other powers and attainments of a score of the greatest men, we may be sure that such a monstrosity as we have imagined would not be so noble, so divine as that self which we sometimes despise, but which God cherishes; that ideal which he had in mind when he made each one of us distinct from all the billions upon billions of other personalities who have breathed the air of earth.

It is the Christ-man that each of us should become. He gives the highest model, the noblest inspiration. Let us cease copying those about us; imitation of this sort is weakness and degredation of manhood; it is the sun that lifts up the tree into its best stature and stateliness. Let us learn to respect what God intended for us, to reverence that; resolve to achieve that and we shall rise to our truest selves and be assured not only of the one worthy life on earth, but of that blessed and endless life which lies beyond. We shall have an evidence and a prophecy in the Christ within ourselves of our own immortality. A great poet has written: "I feel in myself the future life. I am like a forest that has been cut down more than once; the new shoots are stronger and livelier than ever. I am rising, I know, toward the sky. The sun shines on my head. You say the soul is nothing but the result of the bodily powers. Why, then, is my soul more luminous when my bodily powers begin to fail? Winter is on my head and eternal spring is in my heart. When I go down to the grave I can say: 'I have finished my day's work,' but I cannot say 'I have finished my life.' My day's work will begin the next morning; the tomb is not a blind alley, it is a thoroughfare; it closes in the twilight to open with the dawn."

CHICAGO, ILL.

## UNDER THE EVENING LAMP.

### DAVID GRAY.

BY R. H. STODDARD.

IF poetry be, as poets are fond of believing, the highest achievement of which man is capable, the bright, consummate flower of what is best and noblest in his nature, it is a flower which comes to perfection only in great minds. There is a class of minor minds which are fertile enough in producing growths which at first sight may appear to be poetic ones, but they are not from celestial seed, and however they may flaunt in their bloom, their vitality is brief. There is another class of minds which are equally fertile, and of which the growths seem more promising, but they are short lived; for if the seed from which they sprung was genuine, the soil in which it was sown was not vigorous enough to bring the seed to maturity. The fullness of health in strong minds, the disease of weak minds is poetry. There have been many weaklings in the history of letters, but they are not so frequent as they were, partly because a knack at turning rhymes is less esteemed than it was, and partly because the world has steeled itself against its Michael Bruces, Robert Fergusons, Henry Kirke Whites, and David Grays. It may, in its sentimental moods, pity them as persons; but it has ceased to think of them as poets. They mistook their desire for power—the desire to be poets, for the power which goes to the making of poets, and the mistake was never corrected. They might possibly have overcome their ignorance if they could have been made conscious of it; but by no possibility would they have overcome their vanity, of which nothing would have made them conscious. The infirmity of the guild into which they forced themselves, vanity, was their disease—the incurable, mortal disease of which they perished.

The life of David Gray has been related in a sketchy way by two Scotchmen, who were more or less acquainted with him, and who write of him with more enthusiasm than discretion. The substance of what they tell us is as follows: He was born on January 29th, 1838, at Duntiblae, a little row of houses on the south bank of the Luggie, about eight miles from Glasgow; but was removed with his parents when a mere child to Merkland, on the north bank of this streamlet, about a mile from Kirkintilloch. Merkland, like Duntiblae, was simply a group of humble wayside cottages, which were occupied by hand-loom weavers. In one of these cottages, which was one story high, with a slated roof, and a little kitchen garden in the front and rear, lived David Gray, the father of our David, who was the eldest of eight children, who may well be supposed to have crowded the cottage, when they were all gathered therein, for, divided by a lobby, or hallway that ran from the front to the back door, it consisted of but two apartments, the one to the right hand being fitted as a weaver's workshop, the other to the left being a stone-paved kitchen, out of which opened a tiny bedroom.

Like many another poor Scotchman before him, and not a few, no doubt, since, the father of David Gray determined that his eldest son should become a scholar. Precisely what quality in learning, as they conceive of learning, leads such men to fancy it the best heritage they can bestow upon their children passes ordinary comprehension. It is a delusion which costs them dearly, and costs their children more dearly still before they have done with it, as it did David Gray, who might have made a good hand-loom weaver instead of an indifferent poet. But it was not to be. So he was sent to the parish school at Kirkintilloch, where he learned to read, write, and cipher, which were useful accomplishments, and went later to the Glasgow University, where he pursued his studies, which, of course, had begun with Latin, living upon what he had saved out of the pittances he had received as a pupil teacher and private tutor, and upon what his hard-working parents could forward to him from home in the shape of butter and oatmeal.

The motive which actuated David Gray in the University was not the motive which actuated his parents while he was there; for they expected him to become a minister, while he expected to become a poet. A reader of verse from childhood, he soon betook himself to the writing of verse—a pursuit in which he was encouraged by the editor of the *Glasgow Citizen*, who printed his poetic firstlings, as he had printed those of Alexander Smith some years before. His poetizing was not kindly received at home, whither he went every Saturday night in order to spend the Sabbath with the old people, his father affecting an indifference toward it which he is thought not to have felt, while his mother bewailed and lamented it, her cry being: "The kirk, the free kirk, and nothing but the kirk."

His Sabbaths at Merkland could not have been as pleasant to David Gray as his week-days in Glasgow, where he had several literary acquaintances, among whom was Mr. Robert Buchanan, who was three years his junior, and who, like himself, was determined to be a poet. They read together, planned great works, and wrote gushing letters to famous people. His twenty-second birthday found him out of employment, his term of service in the Free Church Normal Seminary, of which he was a Queen's scholar, having expired; and it was necessary that he should obtain other employment—a circumstance of which he was promptly reminded by his parents. Yes, he must do something, and at once; but what? He had completed a longish poem about the Luggie, and the question was, how to get it published. He wrote to one of his friends:

"I sent it to G. H. Lewes, to Professor Masson, to Professor Aytoun, to Disraeli; but no one will *read* it. They swear they have no time. For my part, I think the poem will live; and so I care not whether I were drowned to-morrow."

He wrote further:

"I spoke to you of the refusals which had been unfairly given my poem. Better to have a poem refused than a poem unwritten."

That the men to whom he sent his poem really had not time to read it should not have surprised him, for if he had known the world a little better he would have known that their own affairs were naturally of more importance to them than the ungracious labor of reading manuscript verse from an unknown pen. The general tenor of what he wrote to them may be inferred from what he wrote about this time, or possibly a little earlier, to Mr. Sydney Dobell, who some nine years before had published a drama entitled "The Roman" (1850), four years later a poem entitled "Balder" (1854), and a year later, during a residence in Edinburgh, a volume of "Sonnets on the War." The world is not reading Mr. Sydney Dobell now, but thirty-two years ago he was a well-known poet. The son of a prosperous wine merchant, whose business he followed, he resided at the Cleeve Tower, Cheltenham, to which place David Gray dispatched an epistle, which ranks among the curiosities of literature. Here is an extract from it:

"*First:* Cleeve Tower I take to be a pleasant place, clothed with ivy, and shaded by ancestral beeches; at all events it is mighty different from my mother's home. Let this be understood distinctly.

"*Second:* I am a poet. Let that also be understood distinctly.

"*Third:* Having at the present time only 8s. a week, I wish to improve my position, for the sake of gratifying and assisting a mother whom I love beyond the conception of the vulgar.

"These, then, are my premises, and the inference takes the form of this request. Will you,—a poet,—*as far as you can*, assist another, a younger poet (of twenty), in a way not to wound his feelings, or hurt his independency of spirit?"

That Dobell was not so profoundly impressed by this boyish braggadocia as Gray hoped he might be, but on the contrary so disgusted by it that he rebuked him sharply, is evident from a later letter, in which Gray endeavored to defend himself from the charges which his correspondent had brought against him, and of which the heaviest was probably his amazing self-confidence:

"When my biography falls to be written," he said, "will not this same 'self-confidence' be one of the most striking features of my intellectual development? Might not a 'poet of twenty' *feel* great things? In all the stories of mental warfare that I have ever read, that mind which became of celestial clearness and godlike power, did nothing at twenty but *feel*. And I am so accustomed to compare my own mental progress with such men as Shakespeare, Goethe, and Wordsworth (examples of this last proposition), that the dream of my youth will not be fulfilled, if my fame equal not, at least the latter of these three."

Before long he changed his tune:

"I am ashamed of what I wrote to you before," he said. "I was an *actor* then, not myself: for, being bare of all recommendations, I lied with my own conscience, deeming that if I called myself a great man you were bound to believe me."

If Gray had been a little older and a little wiser he would not have written such ridiculous letters, or writing them in his perpetual vacillations from vanity to modesty, he would have kept them until his sober senses returned to him, and then have thrown them in the fire. To be a foolish poet is not a crime; but to be known as a foolish poet is a misfortune. It stood in the way of Gray at this time with Dobell, and it stood more, much more, in his way with others at a later day. Meanwhile what was he to do? He thought of starting a school with one of his friends, but as the project went against the grain it was abandoned. His friends in Glasgow advised him to connect himself with the press in that city, but no such connection could be made. Still, something must be done. What should it be? He talked the matter over with his young friend Buchanan, and they resolved to go to London, where such geniuses as they were sure to be received with open arms. About three months after he had completed his twenty-second birthday (May 3d, 1860) Gray presented himself before Buchanan, with his lips firmly compressed and his eyes full of fire, and exclaimed, "Bob, I'm off to London!"

"Have you funds?" demanded the practical Robert.

"Enough for one, not enough for two," was the canny reply. "If you can get the money, anyhow, we'll go together."

Two days later Gray wrote to his parents: "I start off to-night, at 5 o'clock, by the Edinburgh and Glasgow railway, right on to London, in good health and spirits."

Gray and Buchanan agreed to go to London together, but in making this agreement they forgot to state at which of the Glasgow stations they were to meet; so, when the hour came, Gray left from one station and Buchanan from another. Precisely what befell Gray when he reached London is not known. He could hardly have been fool enough to spend his first night there in walking up and down Hyde Park, carpet-bag in hand, in the rain; so we may conclude that he found a cheap lodging somewhere, and, after a frugal supper, went to bed, whence he rose early next morning, and started on his quest among authors and publishers. He communicated with Dobell, to whom he wrote a few days after his arrival:

"I am in London, and dare not look into the middle of next week. What brought me here? God knows, for I don't *Alone* in such a place is a horrible thing. I have seen Dr. Mackay, but it's all up. People don't seem to understand me. . . . Westminster Abbey! I was there all day yesterday. If I live I shall be buried there—so help me God! A completely defined consciousness of *great* poetical genius is my only antidote against utter despair and despicable failure."

Gray and Buchanan met a week or so after their arrival in London, and Gray being dissatisfied with his lodging, which he declared was a cold, cheerless place, where he had only a blanket to cover him, was persuaded by Buchanan to share his room, which was the better of the two, tho there were draughts everywhere in it—through the chinks of the door, through the windows, and up through the floor. Before quitting Glasgow Gray had written to Mr. Richard Monckton Milnes, the poet, and now he wrote to him again, reminding him that he had promised to read his poem; telling him that he had traveled to London to give it to him, and to push his fortunes, and adding that he saw starvation before him within two days. Should he *send* the poem, or *bring* it? He asked, because he knew he did not want to be troubled with people of his sort coming about him. "Whatever you do, do it *quickly* in God's name." The answer to this note was more gracious than it deserved, tho just what might have been expected from so kind a man as Lord Houghton, concerning whom, at this juncture in the life of Gray, his accomplished biographer, Mr. T. Wemyss Reid (who first printed Gray's note), quietly says:

"He did not write inviting him to send his manuscript to him—he did not even ask him to come to his house as a guest; but within a couple of hours from the delivery of the touching note I have just printed, Milnes himself entered the humble lodging house in the Borough, bearing with him a load of delicacies such as he believed the writer of such a letter must absolutely need. Having made some provision for Gray's subsistence while he remained in London, he took back to his own home the manuscript of the

beautiful poem of 'The Luggie,' which Gray had written, and upon which he was so anxious to have the opinion of his fellow-poet. A few days afterward, while he was sitting at breakfast in Brook Street, Gray was shown into his room Milnes saw in a moment that something was wrong, and by and by he extracted from him the fact that he had spent the previous night in the park. There had been no actual necessity to do so—there could have been none with Milnes in London; but the young man was in a state of hysterical excitement, and to indulge some morbid fancy of his own had condemned himself to this terrible punishment—a punishment which laid the seeds of the fatal disease that carried him off a little more than eighteen months later."

Mr. Reid mentions that before Gray was allowed to leave the house of Lord Houghton he was warmed and fed and clothed; and he might have added that his fatherly helper made something for him to do by giving him manuscript to copy at the rate of a pound a week, and that he warmly recommended "The Luggie" to Thackeray for insertion in the *Cornhill Magazine*, wherein it would have been singularly inappropriate, as he could not but have known.

The exposure to which Gray had so wantonly subjected himself during his mad night's outing in the park brought on so severe an illness that he was at last willing to return home, as Lord Houghton had advised him to do from the beginning. He went back to Merkland, where he was sorrowfully received by his loving parents, and where as the days went on he was visited by an eminent physician from Glasgow, a friend of his friend Dobell, who decided, after examining him, that with a continued residence there he had but little chance of his life, tho his case he thought was far from hopeless provided he could at once be removed to a warmer climate. He started a subsciption for the purpose of sending the patient to South Africa, a benevolent act in which Lord Houghton promised to assist, with the suggestion, however, that pending his removal to such a distance Gray should come to Torquay, where he himself would be able to look after his comfort. Gray accordingly went to Torquay; but he was so terrified by the sight of the consumptive patients in the hospital that he fled from the place, and obtaining money from the house physicians, to whom he had been introduced, returned to Merkland.

Days passed, weeks passed, months passed, and he knew that he could not live. He was ready to die, his life had been such a failure; but he was not willing to die until he was sure his poems would be published. He worked over them, he copied them, he wrote to his friends about them—wrote so earnestly, so yearningly, so sadly, that they raised money enough to publish them, Lord Houghton contributing five pounds, and Mr. Dobell and other friends other sums. So they were placed in the hands of the printer, and a specimen page that began "How beautiful!" was sent to him. It reached him December 2d, 1861. When he saw it his eyes lighted up, as if the fame for which he had struggled was won. "It is good news," he said. The next day he died, his last words being: "God has love, and I have faith." His death was communicated to Lord Houghton by his father in the following words:

"*Dear Sir:* My son David died on Tuesday, December 3d, at two o'clock, afternoon. Born 29th January, 1838.

"Your obedient Servant, DAVID GRAY."

If there be a moral in the life of David Gray, I am not moralist enough to point it out. My business here has been to tell the story of his life as simply as I could, extenuating nothing, and setting nothing down in malice. I have known so many poets, old and young, that I have come to believe that I understand them as well as most men who write about them—much better, I think, than those who praise them too highly or dispraise them too deeply. I accept them for what they are, not for what I might wish them to be; for whether we know it or not, they are a law unto themselves, and are their own excuse for being.

The quality of David Gray's verse may be inferred from this unstudied sonnet:

"Now, while the long delaying ash assumes
The delicate April green, and, loud and clear
Through the cool, yellow, mellow twilight glooms,
The thrush's song enchants the captive ear;
Now, while a shower is pleasant in the falling
Stirring the still perfume that wakes around;
Now, that doves mourn, and from the distance calling,
The cuckoo answers, with a sovereign sound,—
Come, with thy native heart, O true and tried!
But leave all books; for what with converse high,
Flavored with Attic wit, the time shall glide
On smoothly, as a river floweth by,
Or as on stately pinion, through the gray
Evening, the culver cuts his liquid way."

NEW YORK CITY.

---

ABOUT four years ago a young Swiss artist came over here from Paris and settled in this city as a portrait painter. He had some orders when he came, and he has been kept busy since then filling others. To the general public, however, he remained for some time comparatively unknown, as his works were never exhibited but passed straight from his easel into the possession of his sitters. Last winter, however, his portrait of Dr. Chauncey M. Depew was shown at Knoedler's rooms. The merits of the work and the popularity of the doctor combined to attract much attention, and people began to ask who Adolphus Muller Ury was.

## NIKKO.

### I.

BY DOUGLAS SLADEN.

NIKKO!—sunbrightness. "He who has not seen Nikko must not say *kekko*—beautiful," says the Japanese proverb, and it says truly, for there are few spots so illuminated by Nature, art and history as Nikko—the long home of Yoritomo, Iyeyasu and Iyemitsu, the greatest of all the Dictators of Japan—the site of the golden shrines which mark the highwater point of Buddhist decoration, and one of Nature's mountain masterpieces.

Of course the witching name at Nikko is Iyeyasu, the greatest of the Shoguns, or military dictators of Japan, and Iyeyasu and Nikko are chronologically curiously linked with us on this continent. For it was in that year, 1620, when the "Mayflower" weighed from the old Plymouth beyond the seas, with her momentous passenger-list, that Mr. Richard Cocks, visiting Japan, drew in that quaint diary of his that picture of pride in the dust, the mighty Shogun, Iyeyasu, dying in a "poor paper cabin" at Shizuoka, where his last successor hangs his discrowned head.

Iyeyasu died, and for the dead high-and-mightiness the consolidator of Japan into an empire, a mausoleum must be prepared that should excel all other mausolea known to the somewhat confined world of the Japanese.

Hence the shrines of Nikko, with their avenue of solemn cryptomerias stretched ten leagues across the plain, with their sacred groves and golden halls, and sea of carvings, wave beyond wave, and their unforgettable grace.

My heart aches for Nikko—Nikko with its myths, and its legends, and its spotless priests, and its awestruck pilgrims, and its shrines, royal of the royal, and Taki-no-Jinia woods, thicketed with hydrangeas, and hiding in chaste dryad embraces pathetic moss-grown ruins.

Oh, to be back in Nikko, plucking the heavy-odored blossoms of the wild scarlet azalea, almost as big as arum-flowers, on the high bank over the path which leads to Dai Nichi Do or tufts of pure white azalea from trees forty feet high in the woods between the lake of Chinsenji and the great mountain Nantaizan.

Dai Nichi Do! The gardens of Dai-Nichi-Do and the Mangwanji Monastery are the nearest approach to a child's fairyland I ever saw.

They are so-called Chinese gardens—Japan used to borrow as freely from China and Korea as she borrows from the West now—and they bear exactly the same relation to the stately pleasure gardens of the Howquas at Canton, or the peerless Mandarin Gardens at Shanghai, as the enchanted places of Hans Andersen do to the earthly paradises of William Morris.

These Chinese gardens—toy gardens—all have a strong family likeness—a little artificial lake of pellucid brightness; a little artificial waterfall; fit for a Naiad's fountain, both fed by a little sandy bottomed brook or conduit of clear spring water, bubbling like champagne; a cluster of little islands—one of them perhaps shaped like a tortoise—affording opportunities for impossibly quaint little stone bridges, circle-backed, horseshoe-backed, or a flat slab of portentous size, and every member of the cluster with its little stone pagoda, its quaint Daimio-lantern, its toy-shrine, or the fantastic bits of rock for which the Japanese pay such extravagant prices.

On little artificial promontories will stand maples—plain maples, copper maples, pink maples, variegated maples, all with the fine splintery leaf of Japanese maples, trained into whimsical shapes, tho not so whimsical as the fir trees, Matsuji, which rival the box-hedge peacocks and other armorial bearings in old English baronial gardens such as Haddon Hall's. In the garden of "The Golden Pavilion" (Kinkakuji) at Kioto I saw a fir tree tortured into the similitude of a junk in full sail. Where the stream runs into the lake there will be a bed of stately purple irises, and built out into it on piles or spanning a narrow arm, as a covered bridge, a wistaria arbor with blossoms three or four feet long.

The wild wistaria itself grows profusely at Nikko, but its blossom is much smaller. A terrible obstacle to get through is a wistaria thicket, with its tough lianas and intricate web of branches, as we learned to our cost in striking a bee line from the red lacquer bridge to the top of Toyama. Wild wistaria, wild azalea, wild camellia, wild iris, wild tiger lily, wild cherry, wild plum, wild luridly scarlet japonica, make the woods and gorges of Japan ablaze in spring—especially the burning scarlet of the camellias and azaleas.

On a slight eminence commanding this fairy scene, will stand the pasteboard monastery for which it was created—I say pasteboard, because Japanese monasteries are, for the most part, made of light woodwork and paper, and behind will be the temple, great or small—and on different points of vantage a pavilion, a kind of temple and belvidere combined, and a *cha-no-ma*, a sort of summer house for the solemn tea ceremony, which has a semi-religious significance in Dai Nippon.

But we must not linger too long at Dai Nichi Do or Mangwanji—they are minnows at Nikko; tho it may interest us to take a peep into the great temple of the latter—the Hall of the Three Buddhas (Sambutsudo); the three Buddhas being, the Thousand-handed Kwannon, the Horse-headed Kwannon, and Amida Nioral, all of them great masses of gilt, thirty or forty feet high, and the Sorinto, a black copper column, forty-two feet high, looking like the funnel of a river steamer, and marking the very nadir of Japanese taste; for we have yet to see the shrines themselves, Kammangafuchi Whirlpool, the Murderers' Temple, the Waterfalls, the Woods of Takinojinja, and the Lake of Chinsenji.

While the heroes of the "Mayflower" were struggling with the austerities of the climate of Massachusetts, there arose in far-off, heathen, almost fabulous Japan, a mortuary shrine, to which the United States of to-day, with their vast territory and population, incomputable wealth, keen intelligence, and keen ambition to possess the best of its kind, have nothing comparable in the way of art, and which Europe and India can only excel by the statelier materials of their architecture.

Does the pilgrim of the picturesque, the wandering poet wish for the most ideal day he ever spent in his life? Take the following recipe: Leave Tokio at dawn on some May morning; leave the train not at Imaichi but at Utsonomiya, the old point of debarcation. Take a jinrikisha, with the two stoutest coolies you can find, let them go to Nikko at their own pace. They can't take more than six hours at the outside to traverse the thirty miles of stately cryptomeria avenue which show the way across the plain to the great warrior's tomb (they ought to take about four), and you will get all manner of amusing sights, all kinds of glimpses into the idiosyncracies and failings of the country Japanese. The Japanese omnibus—and you will sometimes meet a dozen on this trip—has no parallel in civilization—except the curtained vans in which butchers fetch their joints from the abattoirs. Then there will probably be a traveling show or two, and pilgrims of every degree, from the rope-shod pauper, who carries his worldly belongings in a soap box tied up in a piece of oiled paper, to the swaggering plutocrat who has a whole jinrikisha and a whole coolie to himself—the Japanese generally travel in double jinrikishas, like twins in a perambulator. The coolies, if they are bribed, really can go very fast and will traverse the whole distance with a single stoppage, but they dearly love to dawdle along, stopping here to buy fresh *waraji*, or sandals (at three cents a pair), here to light a pipe which is smoked out in a couple of whiffs, here to drink, here to rest. They sell sandals at almost every house on a highway, and there is a stream on each side of the road. The roadside tea houses are queer. Each has a veranda or shed sufficient to shelter the jinrikishas of any conceivable number of patrons; for Nikko is a summer place, and in Japan the summer and the wet season are synonymous. Each has a sort of dais, a foot and a half above the ground, on which the staff of the hotel squat, with a border of Rikisha-boys sitting on the edge to keep their muddy feet on the ground; each has a sort of summer house for persons of distinction, such as Europeans, and a collection of horrible victuals that look like the insides of animals, instead of the flesh, and smell of sesame oil, and at each before you are well seated there will be a more or less attractive little maid *kowtowing* before you and offering a tray of tea, for which three cents would be a liberal remuneration from a Japanese—Nippon-cha—pale green, watery Japanese tea (good mouth-filling Chinese tea is called Nankin-cha—the Japanese are very fond of calling Chinese things Nankin this or that, tho they may have come from any corner of the Celestial Empire). The tea is served in tiny little cups of the capacity of a liquor glass, without milk or sugar, and sometimes there are some nice little cakes with it, tho the Japanese taste in confectionary does not usually correspond with the European.

But we must be agog. Suppose yourself in a long, sloping street, which constitutes the town of Nikko. Your coolies will have stripped off nearly every stitch of clothing, piecemeal, while they were running at full speed, as they grew hotter and hotter. Rivers of perspiration will be running down from their shock heads, and they will be turning round in the shafts mopping their faces, smiling with the full ardor of a lower class Japanese (what a radiance!) and nodding as they exclaim: "Nikko! Nikko!"

At the bridge dismount, and send your jinrikisha and your baggage on to the hotel to wait for you, then break the law. Traffic does not cross Mihashi—the exquisite red lacquer sacred bridge, springing from shore to shore with a single span, like the arc of a rainbow supported at each end by a gigantic double Torii. But over this airy structure the bodies of Iyeyasu and his descendants, living and dead, had been borne for more than two centuries before there dynasty fell. Therefore, break the law, and climbing over the feeble gates enter the holy ground of Nikko by the sacred bridge. Right in front of you, as you leave it, is a little scarlet shrine at the edge of the grove. Japan is as full of wayside shrines as Cornwall of British crosses, or Italy of crucifixes. It is a noble grove of cryptomerias, tall, needle-straight, and solemnly dark; a steep, flagged road winds up it, trodden once by the bearers of the bones of Iyeyasu. We will follow their footsteps to the end. We shall have to skirt the sunny south wall of the great monastery of Mangwanji, and ascend broad shallow steps between two rows of

cryptomerias on high banks soft with moss and fallen fir leaves and faced with fern-tilled walls. Down through the very center of these steps runs a glassy little brooklet—at Nikko you are never without the music of running water—and over them towers a mighty granite Torii or Shinto archway, with uprights formed of single stones nearly thirty feet long and four feet thick. The pathway broadens out into a piazza. On the left rises, five stories high, a scarlet pagoda with a tiny shrine in its bottom story surrounded by the twelve animals of the Japanese zodiac. On the right, at the top of some crumbling, mossy steps, a beautiful little temple with rich paintings and a mighty Buddhist bell. This little gem standing in deep grass, starred with wild flowers in a cryptomeria glade was built to secure continuity of worship, if the large temple should be closed for repairs. Go and stand at the foot of the graceful Torii in front of it and you will see a surpassing vista of forest-clad hills, lower than you are, gradually losing themselves in the blue of distance. This is almost the only spot in these shrines of the Shoguns where you get a full view of the free heaven.

Turn back to the piazza and you are at the very threshold of the most glorious shrine of Buddha's hundred million votaries.

You buy your ticket, a little piece of coarse paper with its contents, for a wonder, in Japanese only, and sealed and countersealed with funny little red ink seals to prevent the attendants embezzling the money, and you enter with a guide who only talks Japanese and smiles like a seraph while the Philistine tourist pokes fun at him in English.

This I noticed, and felt, like the Pharisee, on the verge of uttering thanks that I was not like these publicans. It really was solemn to me.

NEW YORK CITY.

## HOW WORKINGMEN LIVE.

BY EDWARD P. CLARK.

WHAT students of social science most desire is facts. There can be no intelligent discussion which is not based upon a solid foundation of knowledge. The most valuable possible contrioution to the current debate regarding workingmen in this country, therefore, is an accurate and comprehensive statement of the condition of thousands of the class. Such a compilation is presented in the eighth annual report of the Michigan Bureau of Labor and Industrial Statistics, a volume of 451 pages, which is "chock full" of facts and figures of the highest significance.

During the year 1890 the regular office employés of the Bureau personally visited 201 shops and manufacturing establishments in twenty-five cities, towns and villages, and put a long list of questions to no less than 8,838 workmen, the greatest pains being taken to make every inquiry plain and to secure intelligent replies. As the Bureau has been in existence several years, and the value of its previous work has come to be appreciated, there were but few cases where all the questions asked were not willingly answered, while the employers also extended every courtesy to the canvassers. The relations between employers and employed appear to be unusually harmonious in Michigan, and with the exception of the carpenters' strike in Detroit, there were no serious labor troubles in the whole State during the year. All the conditions were thus most favorable to the prosecution of such an investigation.

The canvass was chiefly confined to the employés of the agricultural implement and iron working industries, altho a few other establishments were visited. These are among the oldest and most successful industries in the State, and the wages paid are, of course, much higher than in some other sorts, the canvass of Muskegon, for example, showing that the iron workers receive fully a half more in a year than the furniture makers and wood workers, who were questioned in 1889. These 8,838 men, consequently, represent the best grades of the laboring class in Michigan. The report tells us just what we want to know about an army of such men—where they were born; how many are married, and the size of their families; what wages they receive, and how much of those wages they spend; how many own homes, and have their lives insured; what proportion own sewing machines and musical instruments; how many take newspapers and magazines, and what sort they take; in short, how a good many thousands of workingmen's families live.

A little more than two-fifths of these men were born in other countries; those of American birth aggregating 5,091 out of 8,838. But the proportion who are really of American stock is less than these latter figures would indicate, inasmuch as many of the younger generation are the sons of parents who were born in other countries. An inquiry into parentage showed that a little more than two-fifths of the American-born had foreign parents. Altogether those who were themselves born in other lands and those whose parents were foreigners make almost exactly two-thirds of the whole number. The Germans lead in both classes, numbering 1,764 of the 3,747 foreigners, and 927 of the 2,144 born of foreign parents. There are fewer natives of Ireland than one would expect—only 277; but of the second generation there are 808. Michigan naturally draws a good many Canadians across the line, natives of the Dominion numbering 694, and sons of Canadians 162. The Germans are most evenly distributed throughout the State. Some of the minor nationalities are scarcely found, except as colonies in one or two places; 141 of the 157 Polanders living in Detroit, and two-thirds of the 221 Hollanders in Grand Rapids and Kalamazoo, while Grand Rapids has also 28 of the 41 Swedes.

Of the whole number 4,889 are married, and 195 more have been married and are now widowers. The proportion of husbands among the adults, however, is decidedly larger than these figures indicate, as the canvass reached many hundreds of boys who were in their teens, nearly one-seventh of the employés being under nineteen. There will be general surprise at the small number of children reported, 5,186 families having only 11,161. There were no less than 951 married men without children, and in families which have children the average does not quite reach three apiece. Sixty-nine per cent. of the children of school age attend school, this evidently meaning not that 31 per cent. fail to attend school at all, but that 69 per cent. of the whole number between the ages within which one may go to school do so. The public schools get a trifle more than four-fifths of all who attend any school, altho in Detroit the parochial schools secure two-fifths of the children. A State law prohibits the employment of children under ten years of age, and only twenty-one cases were reported of boys at work under fourteen. Such boys, by the way, are prohibited from working more than nine hours a day, and must attend school four months in the year.

The figures regarding wages are full of interest. One man earns $40 a week, eight, $30 to $40, and 125, $20 to $30, while at the other end of the scale are a dozen boys at $2 apiece, and 322 others who do not receive over $3 a week. Only a trifle more than 15 per cent. receive $15 or over, while more than 17 per cent. are paid less than $7. The largest class for any single rate is 1,048 at $12. The average for all 8,838, married and single, boys and men, was $10.06 per week; but for the married men it rose to $11.50. This is for the time they were actually at work, the losses from various causes (chiefly inability to get work) cutting down the average number of weeks that wages were earned to a trifle less than 46. The average amount received during the year in the shape of wages was $467, but for the men supporting families it rose to about $525. Some places go far above this, 143 men employed in the iron working trades in Muskegon earning average wages of $653 a year.

To many persons $525 a year will seem a rather small sum upon which to support a good sized family, but the report shows that it is sufficient to insure a comfortable home in thousands of cases. No less than 2,328 employés own the houses in which they live, nearly half of them free from incumbrance of any sort. As almost all of these house owners are married men, it appears that 46 per cent. of such men are rearing families in their own homes. The Germans lead in this respect, 37 per cent. of all employés of that race owning their homes, with the Hollanders close behind at 35, and the Irish third on the list with 33. The Poles who reach Michigan apparently mean to stay there, for altho they bring less money with them than any other race and earn the lowest average wages, 28 per cent. of them live in houses which they have paid for in whole or in part—a proportion nearly as large as among the Scotchmen, who come to this country much more "forehanded" and are so much more efficient workmen that they earn $576 a year, against the Pole's $368. Of course the Pole's house is a much cheaper one than the Scotchman's, the average value of the first class being $956 and of the second $2,025. The average value of the homes of all races is $1,312. Those who own homes which are fully paid for have reached the average age of 41, while those whose houses are mortgaged average 36 years. That there is much comfort in these homes appears from such facts as that 69 per cent. of those who support families own sewing machines; that 67 per cent. of all employés take newspapers and magazines (a daily paper in quite half of the cases); and that more than one-fifth own a musical instrument of some sort, the list including 709 family organs and 314 pianos.

Forty per cent. of the whole number saved something during the year. There were 1,390 who made payments and improvements upon their homes to the amount of $175,470, and 2,477 who saved $329,880 in money—the latter class, it is interesting to note, including 264 of the former. Nearly one-quarter of the whole number carry life insurance, and the percentage is, of course, much larger among the married men. Indeed, in Battle Creek a canvass of 793 men, 564 of whom were married and 25 widowers, showed that 408 had their lives insured. The average amount of insurance carried falls a trifle short of $1,500. The thrifty Scotch take most kindly to this form of provision against the future, 36 per cent. of them having their lives insured the English coming next, with 33 per cent., and the Irish not much behind with 30 per cent., while their average amount exceeds both the English and Scotch. One-fourth of all the employés belong to benefit societies, which pay an average amount of $6.41 a week in case of sickness.

This volume shows conclusively that it is economy and thrift, far more than a large income, which settles the question whether a workingman shall "get on in the world." There are hundreds of cases where men born in foreign lands and receiving by no means large wages, are rearing families and saving enough money to own their homes by the time they reach middle life. Here are a dozen fair samples—every one foreign born, and half of them earning less than the average wages of married men as a class:

Born in Poland, by trade a molder, working in Detroit, 33 years old, married, supporting two children, annual earnings, $576, family expenses, $435, owning a $1,000 house half paid for, is worth $800.

Polander, laborer, Detroit, 39, married, five children, earnings, $390, expenses, $300, owning $800 house with $300 mortgage, is worth $700.

Polander, machinist, Grand Rapids, 30, married, four children, earnings, $780, expenses, $600, owning $1,800 house half paid for, is worth $3,000.

Russian, machinist, Grand Rapids, 40, married, five children, earnings, $780, expenses, $690, owning $2,300 house with $350 mortgage, life insured for $1,500, is worth $3,100.

Hollander, teamster, Kalamazoo, 45, married, two children, earnings, $408, expenses, $383, owning $1,100 house unincumbered, is worth $1,200.

Irishman, laborer, Detroit, 30, married, three children, earnings, $432, expenses, $325, owning $1,250 house, with $900 mortgage, is worth $600.

Irishman, laborer, Battle Creek, 53, married, one child, earnings, $459, expenses, $284, owning $2,000 house, unincumbered, is worth $2,500.

Swiss, carpenter, Jackson, 27 years old, married, four children, earnings, $661, expenses, $550, owning $1,400 house, with $100 due upon it, life insured for $600, is worth $1,600.

Swede, machinist, Grand Haven, 49, married, one child, earnings, $546, expenses, $500, owning $800 house, unincumbered, is worth $1,000.

Austrian, blacksmith, Grand Rapids, 33, married, two children, earnings, $360, expenses, $360, owning $800 house, unincumbered, is worth $1,000.

German, pattern maker, Muskegon, 34, married, two children, earnings, $864, expenses, $700, owning $1,500 house, unincumbered, life insured for $2,000, is worth $2,500.

German, mounter, Dowagiac, 48, married, two children, earnings, $525, expenses, $457, owning $1,000 house, with $200 mortgage, life insured for $4,100, is worth $1,800.

NEW YORK CITY.

## PILGRIMAGE TO THE TOMB OF CONFUCIUS.

BY DR. W. A. P. MARTIN,

PRESIDENT OF THE IMPERIAL COLLEGE, PEKING, CHINA.

THE dust of the great sage reposes near the place of his birth, at Chiufu, in the Province of Shantung. For twenty-three centuries official offerings have been made to his bones; and emperors, princes and scholars have repaired to his sepulcher to do him homage. Yet Chiufu is not to China what Mecca is to the Mohammedan world—not that Confucius is less esteemed than the founder of Islam, but because the pilgrimage to his tomb is not enjoined as a religious duty.

Ten days would have sufficed to carry me to the sacred spot; but as I desired first to visit an ancient colony of Jews in the central Province of Honan, I spent four weeks wandering through the heart of China before arriving there, and forty-six before reaching Shanghai.

On the 2d of February, 1866, I set out from Peking on what was then a route unfrequented by Europeans; and so few are the changes that have taken place in the interior of that most conservative of empires that my narrative, which is now for the first time given to the public, is as true to the life as if its date were of yesterday. No new canal has been excavated and no railway constructed in that region.

Kaifungfu, the abode of the Jewish colony, and one of the ancient capitals, lies 500 miles to the southwest of Peking. I engaged a cart, drawn by two mules, to carry me to that point in fifteen days.

Bestowing in it my baggage and a servant, I accompanied the vehicle on horseback, taking pains to keep in sight. As these carts have no springs, this mode of traveling by cart (*i. e.*, to keep on the outside) is to be commended, on the score of comfort, the chief drawback being exposure to wind, dust and cold. My driver being liable to a fine for loss of time, made it a point to rouse me from my bed before daylight and to continue on the road far into the night, sometimes covering a distance of forty-five or fifty miles. In the morning the cold was intense, and as I trotted along the icicles formed on my beard tinkled like a chime of bells. My servant, Yungan, "Everlasting Peace," who was snoring in the cart, had a better time; and this is so well understood by the Chinese that the master always takes the cart and puts his attendant on horseback.

In less than a week, my horse becoming lame, I sold him for a song and soon became reconciled to the snug, birth of Yungan: taking long walks to stretch my stiffened limbs.

After a full month of this luxurious mode of motion,

I had to descend to a humbler vehicle, because the road became so narrow that it would accommodate only one wheel. My wheelbarrow, the common conveyance in that region, was pushed by one man and drawn by another, the passengers balancing each other by sitting on opposite sides when they did not chose to walk.

Some of these barrows were fitted with mast and sail, so that when the wind was fair, the driver had nothing to do but hold the helm and "keep her steady."

Coming to a spur of the mountains, our ship of the plains had to be abandoned. I might have continued my journey on foot, as I had become accustomed to walking; but for the sake of expedition, I hired post horses and soon found myself at the banks of the grand canal. For comfort, commend me to a Chinese canal boat. With no passengers and no noise, if you are not pressed for time, you have no occasion to wish for a smoky steamer or a rattling railway.

Except in the capital of Honan, I failed to find on this long journey anything that could be called a decent lodging place. The larger inns were caravanseries, like those of Western Asia, for the entertainment of camels; the smaller offering accommodations for foot passengers only. Not one of them is more than one story in hight; and all have floors of earth with a divan of brick or wood which serves for bed at night and sofa by day. The guest provides his own bedding, and his food too, if he is nice on that point.

Many of them are kept by Mohammedans, as I learned, to my cost. One day, when my servant had set the table, and I was about to begin my breakfast with a slice of ham, the innkeeper appeared and implored me by all that was sacred to abstain from pork, for his sake, if not for my own. Sending it away, I addressed myself to a piece of corned beef. To this the host also objected, saying that the cow was a sacred beast; and it is so in Southern China. To spare his feelings, I said I would break my fast on bread and butter. "Not on butter, I beseech you," he exclaimed; "butter, too, is forbidden. My dishes have not been greased with it for five years." Swallowing my dry morsel with a cup of tea, I left the place, resolving the next time to ascertain the religious faith of my innkeeper before unpacking my cart.

In places the country had been swept by hordes of rebels, and it was scarcely possible to obtain for any price a chicken or an egg, while rice was out of the question, and coarse millet the only available food." In one place the inn was too poor to afford a candlestick; but by way of substitute the innkeeper showed me a trick which would have delighted the economical Diogenes. Cutting a turnip in half, he turned the flat side down, and thrusting into it a bamboo chopstick—"There's your candlestick," he said, in a tone of triumph. My candle supported on that sharp stick gave as good a light as if it had rested on silver.

In most of these inns the whited walls serve the double purpose of ledger and visitors' book. The names of lodgers being scrawled there along with various effusions in prose or verse. In one was a pasquinade on "Lady Shen," the wife of the Prefect, who must have been a remarkable woman to exercise a "reign of terror over her husband, and through him, over the whole district." In another, I read in verse this sad confession of an opium smoker: "For a time I dallied with the lamp and pipe. Pleasure became disease and I sought in vain for antidotes. Now in poverty and pain I am glad to consume the ashes from another's pipe." The experience of the writer may be taken as that of a large class. At a third, I read a satire on a noted general, who had been beaten by the English, ending with the query,

> "When he fights and runs away,
> Is it fight, or is it play?"

To these rude verses add rude pictures, not always decent, and you have an idea of the embellishment of our wayside hotel.

Away from great cities the people always exhibited a friendly and unsuspicious disposition. "He speaks our language," they said; "if his whiskers were shaven off he would be as good looking as we are." They asked me not from what country, but "from what Province" I came; and occasionally inquired whether I was Tartar or Chinese. In one case, the most learned man in a village, after talking with me in the evening, came back in the morning to say that he had not been able to find the name of my country in his Dictionary of Universal Knowledge. I inquired the date of the work, and found it was two hundred years old.

Arriving late and starting early, I usually escaped annoyance at the hands of the curious; but where I stopped for Sunday their curiosity knew no bounds. Gathering in immense throngs, they would force themselves into my inn, breaking down doors and windows, and were only appeased when I came out and placed myself on view. When I spoke to them on the truths of religion they listened respectfully; and they were always glad to get a few tracts, tho but few were able to read them. One man said he had received a Bible from a foreigner, but remembered only one word of its contents; that, he said, was the name "Jehovah." That name, I told him, was the subject of the whole book; and it served me for an excellent text.

Except in the districts affected by rebellion the people appeared well fed and well dressed; and the absence of beggars testified to the comfort of their social condition. In one village every man wore two hats, one superposed upon the other. Before noting it down as a custom of the country I learned on inquiry that those people were coming home from a fair, where each had provided himself with a new hat for the New Year, to begin the next day.

The next day, they wore only the new one. The shops and gateways were adorned with new inscriptions on fresh red paper; everybody appeared in bright apparel, and the streets were thronged with people paying visits of ceremony. My innkeeper threw himself at my feet and wished me a happy new year, expecting and receiving the usual *cumshaw*. My servant performed the same ceremony, and then asked my permission to offer the prescribed token of respect to his mother. She was far away, but, turning his face toward Peking, he bowed his head to the earth nine times and wished her long life—a beautiful expression of that filial feeling which has created the worship of ancestors and made it a living force among the Chinese people.

In China a city always has a wall, and it is sometimes called a large city when it has very few inhabitants. After leaving Peking, I passed through more than twenty cities of four grades in political importance, Paoting and Kaifung, with a population of one and two hundred thousand respectively, being the largest. Isolated farmhouses were nowhere to be seen, the people all congregating in villages for convenience and mutual protection. The country is thus deprived of its beauty; and what Akenside calls "The mild dignity of private life," is practically unknown. Through the greater part of the region that came under my view, the population was sparse compared with that of the seacoast, tho the soil is extremely fertile.

The cities were, in most cases, empty fortresses—their streets here and there spanned with honorary portals or *pailows*. One was inscribed to a father and son, who had both risen to the rank of Cabinet Minister; another recorded the fact that one family had for four generations given a viceroy to some Province of the Empire; a third was in honor of a widow, and bore the legend:

> "Her virtue was as pure, and her heart as cold, as ice."

This does not imply that chastity, "pure as the icicle that hangs on Dian's temple," is at all rare; it only means that Lady Ping, being left a widow at an early age, had resisted all temptations to marry again. Such portals are erected at private expense, but not without a license from the Emperor, which it costs something to obtain.

A similar portal spanning the roadway near a humble hamlet informs the passengers that "here were born six or seven famous kings of the Dynasty of Shang," *i. e.*, between three and four thousand years ago. It was amusing to note that the names of these kings were not given, but that of the public-spirited donor was duly recorded.

This reference to antiquity reminds me that I passed through a deserted city whose walls of baked clay were in good condition, tho their facing of brick had been removed. It had been the capital of Chao, a small but warlike state in the feudal period, when Babylon was in her glory. Fancy could conjure up the armies that had issued from those silent gates; and the Chinese, who have a dread of ghosts, tho they pass through it in daytime, always give it a wide berth at night.

Another spot of antiquarian interest was the town of Yangku, which is supposed to have been the site of an astronomical observatory in the reign of Yao, B.C. 2300. At present it contains nothing suggestive of science.

Situated in the fertile plain, with a range of hills in shape like the arc of an ellipse to bring the *bungshui* influence to a focus, Chiufu, the goal of my travels, is deemed equally favorable for the birth or the burial of great men. Trade, it has none—living on the emoluments which a grateful nation has thought fit to confer on the greatest of its benefactors. A lineal descendant of the Sage has here his palace, with the title of duke and ample domains. Twelve of the nearer branches of the family, and sixty of the more remote, have likewise been provided for by imperial bounty.

The city is in the form of a rectangle, a mile in length by half a mile in breadth. One end of the inclosure is occupied by the Temple of Confucius, and the tomb, which is outside of the city, is connected with it by an avenue of stately cedars. This avenue bears the name of *Shentao*, the "spirit road," meaning that the spirit of the holy man, when invoked with proper rites, passes through these trees, back and forth, between tomb and temple. He has a temple in every city of the Empire, and his effigy is adored in every schoolroom in the land. His worship is accordingly not localized, and hence, but little zeal is shown to make the pilgrimage to this holy city. Yet the tomb and temple are both on such a scale of magnificence as to be worthy of an empire whose most sacred traditions are here embodied.

The temple is a vestibule to the tomb; and we shall visit that first.

On the last day of February, just as the sun was rising, I presented myself at the great gate; but as the porters saw me approaching they closed it in my face. That meant nothing more than a demand to be paid for opening it. A red card thrust through a crevice and a promise of *cumshaw* proved to be an "open sesame," and the great shrine stood full before me. The moon being at the full, a company of young men in rich attire were paying their devotions to the spirit of their illustrious ancestor. I was politely requested to amuse myself in some of the adjoining courts until the service should be completed. It was not long—chiefly consisting of the *kotow*, or nine prostrations, accompanied by a repetition of the titles of the Sage, in form, something like a hymn of praise.

In the meantime I entered a spacious court, paved with stone and studded with sculptured *pailows*, or honorary gateways that lead nowhere. From this, I passed into another of equal extent which had a little canal meandering through it, excavated for the sole purpose of giving occasion for a dozen or more beautiful bridges of shining marble. A third court contained a solemn grove of funereal cypress, some of the trees being of enormous size, and their deep shade being profoundly impressive. One of them, it is alleged, was planted by the Sage himself.

Beyond these, in another court, stood a forest of granite columns, range on range, each covered with laudatory inscriptions, and sheltered by a pretty pavilion. Each column had been erected by a sovereign of the Empire; and some of them, dating as far back as the dynasties of Han, Tsin and Wei (from fifteen to twenty centuries), were so defaced by time as to be illegible. The habit of taking printed copies from the stone had helped to obliterate the inscriptions. Some of later dynasties were more distinct. One by Chenghua (A.D. 1465) particularly attracted my attention. It styled Confucius the "Heart of Heaven," "without whom we should have been wrapped in one unbroken night." Expatiating on his virtues, it concludes with a hymn of praise.

The library was a wooden tower, four or five stories in hight, in the finest style of Chinese architecture. Instead, however, of being filled with books, it is tenanted with innumerable pigeons, and if it ever contained books there is now no trace of them.

The central shrine, where I had seen the descendants of the Sage at their devotions, resembles the Confucian temple at Peking, but is vaster in its proportions. Like all of its kind, it consists of a long hall, rising in one story to a great hight. In this, however, the front pillars are of stone instead of wood; and a more important difference is the fact that here the Sage and his principal disciples are represented by statues of stone, while elsewhere they have only tablets inscribed with their names. The statues are not the work of a Phidias; and the simple tablets, which even here are the chief objects of adoration, are far more impressive.

The tablet of Confucius bears on it the inscription: "The seat of the spirit of the most holy ancient Sage, Confucius."

Numerous inscriptions on gilded tablets, some fixed in the vaulted roof, others pendant from the ceiling, set forth the Sage's virtues in phrases like the following:

> "The model teacher of all ages."
> "With Heaven and Earth he forms a trinity."
> "His virtue is equal to that of Heaven and Earth."
> "The force of Nature could no farther go."
> "Of all the sages he was the grand consummation."
> "His holy soul was sent down from Heaven."

The tablets of seventy-two, out of his three thousand disciples, who became conspicuous for wisdom and virtue are ranged on either hand, each in a separate shrine, while in niches, around the walls, are to be seen the tablets of some of his eminent followers of later times, all participating in the cloud of incense offered to the great Master.

Attached to this building, are several others less conspicuous, one of which is devoted to the memory of the father of Confucius, of whom nothing is known except that he died too early to influence the character of his famous son. A shrine to the "Holy Mother" pays deserved honor to the woman who trained and taught China's teacher. His ancestors for five generations all have places of honor, and wear the posthumous title of prince, tho in life they were poor and unknown.

The most curious of these collateral shrines is one of the "Holy Lady, the wife of the Sage." As she was divorced, it suggests the dilemma that if put away for cause, she does not deserve a shrine; if without cause, the Sage was not so perfect as the world supposes.

A well, where the Sage is said to have drawn water, and a hall filled with portraits on stone of himself and his disciples, were the last objects of interest that I had time to inspect.

On my way to the city gate I noticed a gilded inscription on a marble arch at the entrance of a street, informing the passer-by that "This is Poverty Lane, where Yenhui, the favorite disciple, formly dwelt." He died young, but left behind him the invaluable example of love of study and contempt for luxury.

Beyond the gate, pursuing for half a mile the graceful curves of the "Spirit Road," I came to a column marking a limit where riders are required to dismount and proceed on foot to the entrance of the *campo santo*. The wall of the holy ground incloses a space of about ten acres, shaded by great trees and filled with tombs of the Sage's descendants, excepting an area of two or three

acres on the side facing the city, which is occupied by a mound so large that it might be described as a hill. This is the Sage's tomb. The earth of which it is formed is a more enduring monument than brick or stone, and a few spadefuls are added every year, so that with the flight of time the hillock may yet become a mountain. A paved court and a granite column comprise all that art has done in the way of embellishment. On one side an old tree leaning on crutches informs you that it was planted by the hand of Teze Kung, one of the Sage's personal followers; and near it a tablet marks the site of lodge in which this devoted disciple passed six years, watching by the grave of his master. The very grass that grows within this inclosure is sacred, and supposed to be endowed with powers of divination much beyond that which we attribute to witch hazel. It gives rise to a brisk trade which I encouraged by buying a bundle of stalks (forty-nine in number—7x7), not that I cared to learn from them the secrets of futurity, but to prove that I had won the honors of a *hadji*.

Tho he has a temple in every city, Confucius is not deified. The honors paid to him are purely commemorative, and he is never invoked in the character of a tutelar divinity. The homage rendered to him is not, therefore, a direct obstacle to the acceptance of the Christian Faith.

NEW YORK CITY.

## ONE SEASON OF CATHOLIC MISSIONARY WORK.

BY THE REV. ALFRED YOUNG,
OF THE PAULIST FATHERS.

IT has occurred to me that the perusal of the subjoined summary of one season's work by our band of missionary fathers might prove both interesting and edifying to many of your readers. What is said I trust will be received as it is meant, not in the spirit of boastfulness, but solely with a view to direct their attention to a true work for Christ being done in the midst of them, well worthy of their notice and sympathy, with practical results for good little suspected by them.

The Mission season begins in September and ends in May. During that time the fathers detailed for that duty conduct the series of spiritual exercises known as a "Mission" in those parishes to which they are invited by the Reverend pastors.

The six fathers sent out were kept pretty busy during the past nine months in the cities, towns and villages of the various States in which they were called to work, as one item of the results will show. They report *ninety thousand, nine hundred and thirty* confessions heard, and the same number of persons who received holy Communion at their hands. This does not include, of course, the regular work done in our large city parish. During the Mission each father sits in his confessional from nine to twelve hours a day. Be the penitent man, woman or child, to each one that "Mission" confession is an affair of the greatest personal concern. It can well be imagined, therefore, to what extent the physical, mental and spiritual energies of the confessor are taxed to receive and treat each and every one as if he were the only one in the world to be listened to, to be advised, guided, pleaded with, comforted and absolved.

But it is not to the great and exhausting labor undergone by so few priests in hearing such a large number of confessions that I wish particularly to call attention. There are certain practical results for the spiritual good of those thousands of souls, thus brought to the foot of the Cross, which I think worthy of special consideration.

Ninety thousand, nine hundred and thirty persons received plain, clear, definite instruction in the truths of the Christian religion; these instructions being largely informed and illustrated by the "reasons why." If even the promise that the poor shall have the Gospel preached to them is realized, it certainly is on a Catholic mission. To instruction, properly so called, there is added a course of strong, earnest, searching sermons on the great truths of Salvation, Death, Judgment, Heaven and Hell, the necessity of Penance, the Mercy of God, and the moral duties and responsibilities of life. Hence we come at these signal and consoling results:

Ninety thousand, nine hundred and thirty souls brought face to face with God—

To consider their salvation in final union with him as the all in all;

To meditate upon his divine majesty, power, truth and righteous judgments, his infinite love shown in their creation, Christian vocation, providential care and gifts of nature and grace;

To pour out fervent, devout prayers and unite themselves for several days together with the Church's solemn acts of divine worship;

To review, in the sight of God, their past lives, their sins of omission and commission;

To conceive a great and hearty sorrow for all their sins and a firm determination to abandon them and live better lives;

To seek God's pardon with contrite hearts and with full and humble confession;

To enjoy the unspeakable comfort of hearing the assuring words: "Go in peace, thy sins are forgiven thee";

To receive, with the profoundest sentiments of reverence and joy, the Body and Blood of Christ in Holy Communion;

To have the soul brought to be at peace with God and one's neighbor; all enmities put away; restitution of all wrongs made; the family skeleton buried out of sight; wife and children radiant with happiness over father's reformatton; many and many a home feasting over the despaired-of return of a prodigal son; the tainted social atmosphere cleared of scandal, of anger and disappointment, of envy and jealousy; the sunshine of Christian obedience to law and order, and of contentment with the decrees of divine Providence shed abroad in many a sin-angered heart; a cheerful taking up of one's cross, be it bodily suffering, or poverty, or hard labor, or trials that may not be shaken off or lessened.

Is it any wonder, when on the last night of the Mission the assembled crowd come together, and at the foot of the Cross and in sight of the baptismal font, with all the memories of Christian innocence, of all the days of past trial and the blessed hopes of eternal victory brought vividly before them, that they are heard pouring out their vows to God and professing their Christian faith with voices trembling with deepest emotion and their eyes seen shedding abundant tears of joy?

And if such results can be shown from the work of the few missionaries of our Community of fathers, the last and least one of all, one can judge how much of great spiritual good is being done for souls, for the peace of society and for individual happiness when, over and above our comparatively insignificant labors, is considered the extensive work of the same kind in which are engaged the other larger bodies of missionary fathers in this and other countries—the Redemptorists, the Jesuits, the Dominicans, the Passionists and others. Truly the Catholic missionary may repeat the words of our Lord: "The Spirit of the Lord is upon me, wherefore he hath anointed me; he hath sent me to preach the Gospel to the poor, to heal the contrite of heart; to preach deliverance to the captive, and sight to the blind; to set at liberty them that are bruised, and to preach the acceptable year of the Lord."

NEW YORK CITY.

# Fine Arts.

## "THE ORNAMENTAL ARTIST" OF FIFTY YEARS AGO.

BY SUSAN HAYES WARD.

IN these days when young people absorb, as it were, some art education in the very air they breathe, it is hard to realize how meager were the advantages for art training enjoyed by their mothers and grandmothers from twenty-five to fifty years ago. By way of contrast let us look to see what they had not, and what they had.

To-day drawing is taught in our public schools. This teaching may not always be judicious, but the child gets some training of hand and eye, and discovers whether he has any natural aptitude for form. Our large cities have well equipped art schools open to women and men alike. Our towns have their Woman's Exchanges and Decorative Art Societies where some rudimentary instruction is given in painting or decoration. Every watering place has its artist ready to give lessons and exhibitions of his work. Summer schools abound, up and down the land, and each has its art classes and art lectures, while an increasingly large number of artists, for some weeks each summer, takes charge of classes made up of their special followers and admirers; to say nothing of those regions like the shores of Long Island or Cape Ann, where artists congregate for longer and longer periods each year, surrounded by swarms of lookers on who go where the artists go in hopes to imbibe something of their spirit by observation. Add to this our museums of art with their treasures freely open to the public several days each week, and the instructive displays of mezzotints, engravings, etchings, and of water-color, pastel and oil paintings that are made in surprising numbers by some of our highly cultivated picture dealers. Nor should we forget the popular lecture with stereoptican views, by which many of the art treasures of the Old World have been seen at second hand in the New by thousands who can never cross the ocean barrier that separates the two worlds. All these are matters of course to the present generation, tho any one would have been reckoned a priceless boon fifty years ago. Each girls' school and college today has its studio and art professor, often a man of established fame, as an instructor.

Now let us go back a few decades. Forty years ago I went to the public school of my native town, a flourishing manufacturing Massachusetts village of several thousand inhabitants, whose public schools were held to be the best in the country. Of course, drawing was not then in the school curriculum; but during my school days one young teacher, ambitious and enthusiastic, offered, for love of the work, to teach drawing, free of charge, to any of her pupils who cared to come to the schoolroom for lessons on Saturday mornings. This teacher taught a class of a dozen pupils for one summer. They practiced painstakingly the drawing of cottages and thatched roofs from printed copies, and of foliage outlined with curves like a figure three and laboriously dotted in with a hard pencil. That was a rare opportunity for a town of five thousand inhabitants. In boarding schools the opportunities were more enlarged. This generous teacher, whose efforts were rewarded at the close of the term by the gift of a gold pencil, the joint purchase of her dozen pupils, had herself learned whatever accomplishments she boasted at a large Vermont academy. But, at such institutions as Mrs. Willard's Young Ladies' Seminary, at Troy, N. Y., then in its prime, painting in oil was taught by a more experienced teacher, who had herself received lessons from an artist, copying under his eye such of his productions as he reserved for pupils' use, and in turn offering her copies to her pupils to be reproduced by them. If by any chance the master's picture was itself a copy, by the time the pupil's pupil was done with it it would have suffered a change which, if not rich, was strange enough to have hardly a trace of the original drawing and coloring. It was not much more than thirty years ago that, by the opening of the Cooper Union schools of art, young women began to draw from the cast and still life. Of course before that there had been some flower painting from the flowers themselves taught in the larger institutions, but that was considered very high art indeed. Paintings upon satin and velvet as made by our grandmothers were generally copied from the pictures of professional artists.

Nothing could better illustrate art as practiced by women of those days than such a volume as "The Young Ladies' Book," reprinted in Boston with great care in 1830, from the English edition, and bound in silken covers. In this some fifty pages are devoted to "The Ornamental Artist." The author says:

"It is our intention, under the general head of Ornamental Artist, to describe the process of modeling in wax, clay, paper, pasteboard, glass, sulphur, etc.; the modes of painting on velvet, glass, etc.; and of making screens, baskets, and other ornaments of feathers, beads, straw, alum, lavender, gold thread," etc.

The directions for painting on velvet, as given in this volume, require that the outlines be first drawn upon paper and pricked, and then the pattern is to be pounced on through the pin-holes with black lead, as designs for embroidery are now applied to linens and silks in the shops. It is even suggested that those who have no knowledge of drawing trace off against a window the desired pattern, after which color is applied to the velvet, according to the directions given.

One other illustration of the mechanical style of art, as practiced less than forty years ago, will be in place here. The author of "The Young Ladies' Book" suggests that "Poonah work" or "Oriental tinting" is appropriate for flowers, fruit, butterflies, etc.; and this recalls my own first painting lessons.

A few years after our Saturday morning drawing class, a lady of some local renown as an artist consented to teach painting in water colors. I learned from her to lay a piece of varnished printer's paper upon a picture, and to trace with a steel point all the parts of one color that were not in immediate juxtaposition. These outlines were then cut out with a sharp penknife. Another sheet of varnished paper was taken for marking and cutting out all forms of another color, and so on till the whole picture had been taken off in this series of stensil sheets, or "theorems," as they were called. After this preparation, the most important "theorem" was laid in position upon a sheet of Bristol board, and the color swept over the openings with a flat brush held perpendicularly. Shading was produced by using the color quite dry, and rubbing the brush about, just over the edge of the opening cut in the paper, the brushes being of stiff bristles cut off flat. After the whole picture had been stenciled on in this fashion a finish of fine lines, stems, and so on, was added with a camel's-hair brush. Of course, there was required a separate brush for each color; and after each use of a theorem, the paper was carefully washed against the time it should be needed to paint the same rose or lily in the same or another picture. This was the Poonah work of our English author, who says, "To produce a regular series of streaks, or bars, the edge of a piece of Poonah tracing paper cut in a proper shape should be used as a guide to the brush." He recommends the purchase of about two dozen brushes that each shade may have its own brush, and careful finish with the camel's-hair brush, and then adds wisely: "In the choice of colors the young artist should follow *Nature* as closely as circumstances will permit, otherwise her productions in Oriental tinting will prove offensive rather than pleasing, to persons of taste."

Paintings of this sort that have been preserved in many an old home, show better than words can do, how wide is the distance that art education has traversed during the past two or three score years.

NEWARK, N. J.

# Sanitary.

## THE RELATION OF FORESTS TO HEALTH AND RAINFALL.

WE are constantly impressed with the intimate relation which processes of vegetation bear to human health. The ground, if let alone, is to a great degree self-regulative, and conduces to the health of all people. The winds that blow over field and forest, and even over swamps that have not been disturbed at all by the art of man, have never been proven to be unhealthy. The great Dismal Swamp of North Carolina is no source of malaria where it is left untouched. The vast fields of the West only begin to cause ague when the forests are ruthlessly cut and when the plowshare turns up large areas to the summer sun.

In studying health we need large studies as to the adjustments between physical and vegetable life. It is the great trouble of our cities that they are so thoroughly artificial, that they provide great quantities of organic matter with nothing to utilize it, and that administrative art is too slow in compensating for the disturbances it has made.

That we are not yet through with the study of animal and vegetable relationships is frequently shown by the various discussions as to the causes of epidemics and endemics, the suddenness of climatic changes, the increase or decrease of rainfall, and the influence of forests on health and climate. We are satisfied that, as a rule, both the ground and the herbage of forests contribu te to the purity

of air, and that these, like the ocean, serve as great reservoirs, from which we draw supplies of purer air.

It has also seemed to be settled that the destruction of forests has something to do with the greater frequency of freshets and, perhaps, of cyclones. Recently, however, the facts as to the storage of oxygen in wooded districts, and the close relation of forests to rainfall has been disputed. It is, therefore, important to have some definite facts rather than mere opinions. At a Hygienic Congress, not long since held in Vienna, Professor Ebermayer gave a most valuable paper on the "Hygienic Worth of Woods," a part of this, and the comments of the *London Lancet* thereupon, we give to our readers:

"That floods follow the reckless destruction of forests, that they diminish in frequency and in volume when replanting has restored the atmospheric equilibrium, are facts acknowledged nowhere more frankly than in Austro-Hungary and Italy, where the annual *Ueberschwemmung* or *fiumana* has long been traced to improvident tree-felling, and where legislative enactment in the re-afforesting of districts is tardily checking the evil at its source. An example of how the bane is produced and how it yields to the proper antidote is furnished by Savoy and Nice—a region visited annually with inundations of increasing intensity till 1861, when it was ceded to the Emperor Napoleon, who forthwith began to restore the woods of which its hillsides had been stripped, and succeeded so well that its present equipoise between rainfall and evaporation renders drought or flood alike a rare and exceptional phenomenon.

"The value of the forest in preventing such frightful atmospheric vicissitudes as the sudden and prolonged downpours which periodically bring ruin and death to the riversides of Austria, Hungary and Italy, is not its only title to the consideration of State Medicine. It has a hygienic importance of its own, not only for the air we breathe, but for the soil on which we live. This was admirably set forth at the International Congress just closed at Vienna on the Land and Forest in their Economic Bearings, where Professor Ebermayer, of Munich, read a carefully thought-out and lucidly-expressed paper on the 'Hygienic Worth of Woods.' He declines to indorse the traditional induction that the atmospere of the forest has proportionally more oxygen and less carbon than that of the treeless plain. His long and patient researches failed to elicit confirmation of this theory, finding as he did that, comparatively speaking, the wooded area was not more rich in oxygen than the non-wooded. Planting the thoroughfares of great cities with trees effects, he maintains, no chemical improvement in the air, but it has a most beneficial result on the soil. Vegetable growth prevents the evolution of noxious gases, and wherever trees are grouped together in considerable quantity, there we find bacterial development minimized. Miquel, for instance, observed that the air in the center of Paris contains, on an average, 3,910 bacteria per cubic meter, while the air in the parks of that city contains, on an average, only 425. Trees, moreover, act as barriers against trying winds and air currents, the careful planting of special spots having made residence possible where formerly none but the robust could live. In populous cities they intercept and detain in their foliage the grosser particles—as of soot and street dust—which are apt to load the air. Not only so, but they shade the soil; they make and keep it cool, they afford a grateful shelter in summer, and their verdure soothes like an eye-douche.

"But, away from towns and cities, the forest region has a hygienic value peculiar to itself. Its atmosphere, relatively richer in ozone than that of the unwooded plain, has a neutralizing power over septic gases, and its influence on the neurotic patient is found by physicians to be favorable precisely from this property. On jaded systems, enfeebled by brain-fag, the air, the scenery, the stillness of the forest have—not less than the ocean, with its silent highways—a sedative while greatly exhilarating virtue. 'Who has not experienced,' says Professor Ebermayer, 'a tranquillizing yet exalting impression in the dome-shaped forest canopy, with its stem-like pillars, its glades stretching down in the form of cathedral aisles, its hundredfold gradations of green flecked with light and shadow, its solemn quietude, like that of some religious sanctuary? Who has not felt his spirits soothed, his emotions tempered, his sentiments ennobled, in such an atmosphere and in such a scene?' The first beginnings of psychical disturbance, he maintains, have been effectively becalmed by moving the patient to the vicinity of these asylums of Nature; nor can we forget what Byron gained from 'Ravenna's immemorial wood,' or Milton from the forest scenes he has transferred to 'Comus.'"

## School and College.

### SCHOOLS FOR THE COLORED PEOPLE IN FLORIDA.

BY THE REV. T. S. POTWIN.

ON a recent visit to Florida I took repeated occasion to inspect the schools for colored children in the City of Orlando, and to inquire into the opportunities for education of the colored people of the State. I found much that was exceedingly gratifying, but much also to regret.

There is in Orlando a graded school for colored children. It has some two hundred and fifty pupils on its roll, but as there is no law for compulsory education in the State, things are much in the condition of other parts of the country in time past where people were poor and the labor of children desired to help maintain families.

In the first place the Board of Public Instruction of Orange County, has provided the colored children of the city with a corps of competent and excellent teachers, and the city of Orlando pays them well. The principal of the school is a Miss Jackson, who is a graduate of Atlanta University, and her assistants seem well qualified to do their parts.

On my first visit it happened that the subject in two arithmetic classes was the division of fractions, and I am glad to be able to say that I never heard the matter handled in a better way, or apparently better apprehended by pupils. On a subsequent visit I listened to exercises in reading in the more difficult parts of the text-book used, such as Hood's "Song of the Shirt" and Rienzi's address to the Romans, and I must say again that I never heard better drilling in reading, and the scholars performed well with every evidence of understanding what they were about.

But when I came to inquire into some other things, as to what the State was doing, I was far from being as well pleased. For example, the State makes no provision for the instruction of the colored children above the grammar school. They must stop there as far as the State of Florida is concerned. In the school for white children a high school department is established; but the co-education of the colors in the public schools of the State is prohibited. Some efforts are made by religious denominations to supply this lack, but nothing of much importance has been accomplished so far as I could learn.

A New Englander naturally thinks that Rollins College, at Winter Park, should be open to colored youths; but the faculty there, who are from the North, and good men and true, and moreover are personally perfectly willing to teach colored people, think that, in the present state of sentiment at the South, it is not advisable, and content themselves with hoping for better days.

Again while I was there a Teachers' Institute was held at Tampa for the State, to which all *white teachers* were invited, and nothing was said about an institute for colored teachers. A county institute is held, at which colored teachers are invited *to be present and listen*. This some of the colored teachers did at the last meeting; and one of them, I am informed, did more than listen and commanded the respect of the lecturer in so doing.

Now if there is no colored man in the State capable of holding an institute for the colored teachers, I am sure that the Miss Jackson I have spoken of is capable of doing it; and I happen to know that my friends in the faculty of Rollins College will not decline to lecture for her.

There is no doubt that a zeal for education is springing up among many of the colored people of the South. I have met with some very amusing instances of it.

Being compelled at one time to wait for a train in the railroad station at Sanford I saw three or four colored bootblacks practicing themselves in spelling by reading the posters on the walls. Finally one of them broke out with: "*I do love to read.*" On another occasion as I was passing a cabin swarming with pickaninnies I heard a boy and a girl hardly old enough to talk plainly carrying on a kind of impromptu spelling match. I called them to the door to try them a little. They rather broke down on "Constantinople" and "Connecticut," tho the boy attacked them vigorously. But they could spell "Florida" and "New York" as quick as "cat."

In the closing examination exercises of the school I have spoken of, a boy about nine years of age, who did not know his letters seven months before, performed on the board a problem in addition of thousands and could explain it intelligently.

The final exhibition of the school was a musical entertainment, which seemed to be no small surprise to the white people of Orlando. It was nothing less than a rendering in costume of Bradbury's oratorio of "Esther." Knowing beforehand what was coming, I confess I thought it a perilous attempt for children of the grammar-school age of any class. But the result was not only a success, but showed remarkable skill in the training and handling of about fifty children. By employing the children in the choral parts, and having the teachers and a couple of male voices in the remainder, the whole was rendered intelligently, and so as to constitute a charming entertainment.

Such opportunities and such results cannot continue without most important consequences in the communities in which they occur. Self-respect and the respect of all about them is the certain outcome. The friends of the colored race have still to learn *to labor and to wait* a little longer.

HARTFORD, CONN.

## Science.

ONE of the most lucid expositions of the structure and function of pollen has recently appeared in the *Popular Science Monthly*, from the pen of Prof. Joseph James. He shows that every portion of floral structure is but, theoretically speaking, modified leaves, and that the stamens as well as other parts are leaves modified. This may be not logically expressed, as that which has never been a leaf cannot be a leaf modified. Still, as expressed, it is the best way the thought can be made to reach the popular mind. He shows how the pollen is modified cell, and that these cells germinate and make new pollen cells, just as wood cells divide and the mother cells bring forth daughter cells. The origin and growth of the pollen tubes during the process of fertilization is beautifuly illustrated. Like most of the popular teachers of science to-day, Professor James is a thorough Darwinian, and hence, when he proceeds to discuss the production of pollen from the Darwinian standpoint, he seems thoroughly bewildered. Darwinism is the expression of utter selfishness in the individual and the race. Every move or action in an organized being is supposed to be in the interest of a struggle for life. All changes that have occurred, all new species that have been introduced, all originated in the endeavor to be better fitted for this struggle. Usually when the Darwinian is confronted with cases where the behavior can have no relation to any self-interest, he calmly wipes them away by assuming that they are the hereditary remains of past usefulness. In treating of pollen, Professor James has to account for an immense amount of pollen created for waste. To say that a million of pollen grains are formed for every one that can possibly be of service, is to put the case very mildly. As a Darwinian, Professor James has to show some selfish use for this great over abundance of pollen. The only reason he can offer from this standpoint is that the enormous product is in order to be certain that no flower shall miss the chance of getting pollenized! Strange to say, this certainly is not assured. The larger proportion of flowers fall unfertilized, and it must be evident to every thoughtful observer, that it is not in the usual order of things that Nature should endeavor to carry out her plans in such an indirect and bungling way. Those who see Harmony as a necessity in Nature, and that things must all work together for good, whether it is to self-interest or not, could give a much better reason for the superabundance of pollen than the Darwinian can.

....How the aeronaut spiders expel the silk from the spinnerets is a question still in dispute. It is generally believed that they expel little drops of the silk fluid, that it hardens on exposure to the air, and then the wind draws out the thread. A correspondent of *Nature* reports an observation which convinces him of the truth of the theory that spiders expel their lines at will. A spider was seen hanging from the ceiling. He says:

"I was first led to observe her closely, by finding myself attached to her within one minute of my approach. On my breaking this line, she attempted to regain the ceiling; a breath of air from me stopped and brought her down again, when I saw her draw her legs together, pull her head up higher than the spinnerets of her abdomen by means of her ceiling-line, and, *following upon no visible effort of hers whatever*, I was the next moment conscious of the presence of another line stretching out from her spinners to a distance short of three feet, and at an angle of about 75° with the first. This line failing to find an attachment floated upward and lay alongside of the other, and the spider again made for the ceiling. Nine times during the space of one hour, I got her to repeat this attempt to make a horizontal connection. Between two of the intervals of her attempts, I called in two naturalist friends who both witnessed with me, *and at the same instant of time*, the sudden appearance of the new line."

He substantiated and improved his observations each time

"At first the appearance of the line seemed instantaneous, as to its whole length; next, I was able to detect its elongation of itself after about two feet of its length was visible; then I could see it leaving the spinnerets; and, finally, during the last moments of its travel, I could perceive very distinctly that it drew the spider slightly forward."

Hence he infers that the viscid silk which turns to gossamer immediately upon its exposure to the air, when expelled as now, violently, remains viscid sufficiently long to reach a certain distance.

....The manner in which *Ustilago* and other genera of microscopic fungi gain admission to their host plants, is yet an open question with some first-class vegetable biologists. The great mycologist, Dr. Queckett, had no doubt that by watering plants which he cultivated for the experiment, with water containing spores of the ergot fungus, he produced the ergot in the heads of rye. For all the directness of this statement, the possibility is still in dispute. Dr. Plowright, an eminent mycologist, regards it as certain that "in some way" the smut which attacks wheat must have gained admission to the structure in some early stage of the plant's existence. He transplanted to his garden a single plant of *Lychnis vespertina* of the female form. Spores of *Ustilago violacea* were dusted on the stigmas. The seeds ripened and he expected the seeds would be infested with the fungus and develop in the young plants. In due time the seedlings flowered, and the anthers were found affected with the *Ustilago*. He has no doubt that the fungus was introduced in this way, through the medium of an adult plant.

## Personalities.

THREE years ago a little company of Englishwomen, whose pens were their fortunes, first met for the purpose of dining together as an excuse for spending an evening in one another's society. The experiment was a success, so much so, indeed, that it may now be considered to have attained the dignified proportions of an annual institution, the third celebration of which has just taken place. In spite of the terribly ubiquitous influenza plague there was a fair muster of guests in the large, brilliantly lighted room at the Criterion where the banquet was held. Around the long oval table, gay with wax-lights and flowers, the guests (about thirty-five in number) were gathered, making a really charming picture. Some wore bright colors; others more somberly arrayed formed a pleasing contrast with these; and, here and there, the twinkle of diamonds gave an additional brilliancy to the *ensemble*. Everywhere there were smiling faces, and the continuous hum of animated talk, interspersed with laughter, bore witness to the entire banishment of boredom and the unqualified enjoyment of the *convives*. Mrs. Q. T. Meade, the clever and amiable editor of *Atalanta*, performed most admirably the duties of "chair-woman." Mrs. Emily Crawford, the well-known journalist (who had come over from Paris for the express purpose of being present), in responding to the toast of "The Queen," spoke eloquently of the advantages enjoyed by the Englishwoman of to-day—privileges which Mrs. Crawford ascribes mainly to the fact that, for fifty-three years, this country has been ruled by a beneficent female power. The wish expressed in Mrs. Crawford's closing sentence will be echoed by many (more especially in the light of recent events) with heartfelt sincerity: "May she reign many years more, and so keep the throne from any masculine influence at variance with her beneficent example." Several guests were present, among whom were Mrs. Edmund Gosse, Miss Jane Cobden, and Mrs. Frank Leslie, who, all ablaze with diamonds, recited Joaquin Miller's poem on "Woman." But the guest of the evening was Mrs. Louise Chandler Moulton, the charm of whose sweet and gracious presence contributed in no small degree to its success. Mrs. Moulton was asked to respond for American Literature, but, feeling unequal to the task, only rose to say a few kindly words anent the blithe and pretty scene before her. Mrs. Elizabeth Robins Pennell (who, by the way, is no relative or connection of Miss Elizabeth Robins the actress) made a warmly seconded suggestion that the pretentious and somewhat snobbish title of "Literary Ladies" be abandonded in favor of "Writing Women," in the future. Miss Honor Morten, the Hon. Secretary, a niece of Mr. William Black and the orignal of "That Beautiful Wretch," read letters expressing regret from some whom, by influenza and other mischances, had been prevented from attending; of these the more important were Miss Mathilde Blind, Miss Jessie Fothergill, Miss Esmè Stuart and Miss Ménie Muriel Dowie. Among those present were Miss Helen Zimmern,

Miss Jean Middlemass, Mrs. Mona Caird and Miss Adeline Serjeant. A liberal gift of flowers was sent up for the occasion from Stratford-on-Avon, by Mrs. Leith Adams.

....The widow of Hannibal Hamlin, who is likely to be drawn into the discussion about the Republican nomination for Vice-President in 1864, is a half sister of Mr. Hamlin's first wife. This second marriage occurred in 1856, and Mrs. Hamlin spent something like twenty years in Washington with her husband, thus acquiring an excellent knowledge of politics at the national capital. She is remotely related to Senator Morrill, of Vermont.

....Carolus Duran, the famous artist, has all the exaggerated fondness for show and glitter that characterizes the natives of Southern France. He likes to load his fingers with rings and to wear handsome silk linings to his coats. In addition to his distinction in painting he excels in several minor arts, such as riding, guitar-playing and fencing.

....Theodore Wores, whose paintings of Japanese people and scenes have attracted attention in this country and in London, will start next month for a sketching tour of Japan and other Eastern countries. He will spend a little time in San Francisco, his former home, six months in Japan, and six months in China and India.

....Ex-President McCosh, of Princeton, now past eighty years of age, preached to an audience of four thousand people in the new Asbury Park auditorium, Sabbath morning, July 12th. His voice, tho less powerful than in former years, reached to and was distinctly heard in every quarter of the vast assembly.

....A statue of Robert Burns was unveiled at Ayr, recently, under the auspices of the Freemasons and with Masonic honors. The American Consul at Leith recited a dedicatory poem composed by himself. Thirty thousand persons were present.

## News of the Week.

### DOMESTIC.

POSTMASTER GENERAL WANAMAKER issued on July 15th, the notice to bidders to carry the United States mail in accordance with the provisions of the Act of March 3d, 1891. The advertisement invites proposals from steamship companies for carrying the American mails to foreign countries in vessels of American build of the best construction, and of the highest speed in their respective classes over routes minutely described. There are twenty-nine routes named—six to Europe, seven to Mexico, Central America and the West Indies, twelve to South America, three to China, and one to Australia. From New York to Liverpool via Queenstown, or to Southampton or Plymouth; from New York to Antwerp via Southampton or Plymouth; from New York to Antwerp direct; from New York to Buenos Ayres touching at Montevideo, Rio and Santos; from New York to Tuxpan, Mexico, via Havana, Progreso, Tampico and Vera Cruz; from New York to Santiago de Cuba via Nassau; from New York to La Guayra via Mayaguese, Curaçoa and Porto Cabello; from New York to San Domingo via Cape Haiti; from New York to Colon; from Boston to Liverpool via Queenstown; from Philadelphia to Buenos Ayres via Montevideo; from Baltimore to Para; from Baltimore to Bremem; from Norfolk to Santos via St. Thomas, Martinique, Barbadoes, Para, Pernambuco, Bahia and Rio; from Norfolk to Rio via Bahia and Pernambuco; from Newport News to Santos, touching at the same ports as from Norfolk to Santos; from Port Tampa to La Guayra via Curaçoa; from Port Tampa to Santos starting from Mobile; from New Orleans to Rio via Para, Pernambuco and Bahia; from New Orleans to Colon via Greytown and Bluefields, Nicaragua, Port Limon, Costa Rica, Carthegina, Savanilla and St. Martha in Columbia; from Galveston to Santos; from Galveston to Colon; from Galveston to La Guayra touching at the same ports as those from Norfolk and New Orleans; from San Francisco to Panama touching all along the coast; from San Francisco to Valparaiso via Panama, Iquique, Callao, Guayaquil and Buena Ventura; from San Francisco to Hongkong via Yokohama; from from San Francisco to Sydney via Falkland and Honolulu, Melbourne and Wellington (New Zealand), Sydney and Aukland; from Seattle to Hongkong via Yokohama; from Tacoma to Hongkong via Yokohama. The new service will require the building of a number of ships, probably not less than five of the first class, seventeen of the second class, five of the third class, and four of the fourth class, at a probable cost of about $30,000,000. The speed of the vessels is to be determined by the usual tests of the Navy Department, and the required minimum rate shall be maintained for six consecutive hours. During the first two years one-fourth of the crew shall be citizens of the United States, during the next three years one-third, and thereafter one-half. The bounty of the Government shall consist of not more than the following sums for each mile of the shortest practical outward voyage; first class four dollars; second class two dollars; third class two dollars; fourth class two-thirds of a dollar.

....The Ohio State Democratic Convention met in Cleveland, July 15th, and nominated for Governor, Governor Campbell; for Lieutenant Governor, W. V. Marquis; for Attorney General, John P. Bailey; for Judge of the Supreme Court, Gustavus H. Wald. The meetings of the day before manifested a great deal of objection to Governor Campbell's renomination; but when the test vote came his majority was overwhelming. The total vote was, Campbell 508, Neal 134, Klein 56, and Johnson 1. On the motion to make the nomination unanimous, the Hamilton County delegation were vociferous in their opposition. The platform adopted: (1) indorsed heartily the honesty and economy of the administration of Governor Campbell, and commended the Sixty-ninth General Assembly especially for having secured a secret ballot to which the Republican Party, tho hypocritically professing to favor a free ballot and fair count had yet shown constant opposition; (2) opposed all class legislation, indorsed a tariff for revenue only, and accepted the issue tendered by the Republican Party on the subject of the tariff as represented by the McKinley bill; (3) favored a graded income tax; (4) denounced the demonetization of silver in 1873, and demanded the re-instatement of the constitutional standard of both gold and silver with the equal right of each to free and unlimited coinage; (5) denounced the Republican Billion-Dollar Congress, which by extravagant expenditure exhausted the surplus left by the Democratic Administration and created a deficit, and congratulated the country on the defeat of the Force bill; (6) opposed the enactment of all laws which unnecessarily interfere with the habits and customs of any of our people which are not offensive to the moral sentiments of the civilized world, and expressed the belief that the personal rights of the individual should be curtailed only when it is essential to the maintenance of the peace, good order and welfare of the community; (7) favored the enactment of laws making the government of the municipalities uniform throughout the State; (8) favored closer commercial relations with Canada and the removal of embarrassing restrictions; (9) favored liberal and just pensions, not only to soldiers and sailors, but to their widows and orphan children; (10) expressed unqualified censure for the persecution of the Jewish people by the Russian Government. A minority report presented the following resolutions as a substitute for the plank on silver: "We believe in honest money, the coinage of gold and silver and circulating medium convertible into such money without loss; and we oppose all legislation which tends to drive either gold or silver out of circulation; and we believe in maintaining the coinage of both metals on a parity." The substitute was overwhelmingly rejected.

....Congressman Boutelle of Maine has sent word to the Secretary of the Treasury that a number of American fishing boats having been arrested by a Dominion fishing cruiser, the Government is requested to make official inquiry into the matter and see that the rights of Americans are protected. He adds that it looks as if an attempt had been made to annoy and harass Americans at a time when the Maine coast is thronged with pleasure seekers from all parts of the world.

....The question having arisen as to the status of workmen brought to this country by foreign exhibitors for work on their departments in the World's Fair, the Attorney General has rendered an opinion that skilled employés of foreign exhibitors and clerks, stall-keepers and others at the Chicago Exposition who come in good faith for the purpose of setting up and operating the machinery of such exhibitors are outside of and not subject to the contract laws of the United States.

....The report having come of grasshopper ravages in the northern and western counties of New Mexico and in Colorado, the persons intrusted by the Department of Agriculture with an examination of the case, report that there is no especial danger, inasmuch as this is not the destructive Rocky Mountain locust, and that much of the damage reported as done by them was due to the Colorado beetle.

### FOREIGN.

....Lord Salisbury, in a speech at the United Club on July 15th, said that he believed the danger of Church disestablishment to be considerably removed. The question of women voting demanded consideration, and the abolition of the illiterate voter might be necessary. Home Rule, he considered, had not effected any lodgement in England. With regard to the next general election, he could not tell when it would take place; the Septennial act would go into operation in August, 1893. With regard to a revision of the electorate, he declared that any such revision must be accompanied with a redistribution of the seats in Parliament which would be a distinct advantage to the Conservatives, since England, especially London, was greatly under-represented, while Ireland, Wales and North Scotland were greatly over-represented. On the same day Earl Spencer declared that the policy of the Liberals in favor of Home Rule was stronger than ever, and that the cry of the Conservatives that it was dead was utterly false. Home Rule would be the first proposal to be introduced in the next Liberal Parliament.

....Commander Janer, of a Mexican man-of-war in San Diego harbor, has received word that a naval engagement took place off the Chilean coast on the 12th between the insurgent cruiser "Magellanes" and several Government vessels, resulting in a decisive victory for the insurgents, two of the Government vessels being almost destroyed. A dispatch from Iquique affirms that great enthusiasm reigns among the insurgents. Large numbers of volunteers are joining daily; supplies continue to arrive from California, Peru and all ports of the Pacific, and there is prosperity on every hand. According to word from Santiago, the people are terrorized; the resources of Balmaceda are constantly diminishing, and there is great discontent in his army. The insurgent troops are said to occupy the whole of the province of Atacoma.

....The efforts of the Bulgarian police to discover the murderers of Baltcheff, the Bulgarian Minister of Finance, have at last been crowned with success. A few days ago it was discovered that some unknown person had inscribed on the tombstone over the grave of M. Baltcheff in the cemetery outside the city the words: "Forgive us. We aimed at Stambouloff and struck you. The second time we will not fail." This aroused a great deal of interest, and it is supposed led to the arrest of two students who were charged with the crime and have since confessed that they were the actual murderers. They claim to have acted under the influence of three men who had hired them to commit the deed. These three, Dr. Tzatcheff, Dr. Moloff and Colonel Kissoff, have been arrested.

....Sir Charles Tupper claims that the objections to federation arise first, from the fear in Quebec that federation would interfere with existing self-governing rights and power, and second, that many federationists urge that the colonies should not contribute for purposes of imperial defense. Sir Charles contends that his proposals meet both objections. In answer to a question whether the Government of Canada was in favor of the establishment of imperial federation, and whether it had a fixed policy in regard to it, Sir Hector Langevin answered that Sir Charles Tupper was acting on his own responsibility in the matter. The Government had not considered the question of imperial federation.

....The question of the Alsace-Lorraine passport regulations was brought up in the Chamber of Deputies on July 16th, and by a coalition of the varied parties passed to the Freycinet-Ribot Cabinet. The vote to discuss the interpellation was carried by 286 to 203; but the next day the Cabinet demanded a vote of confidence in the Chamber, and was indorsed by a vote of 319 to 108. It is stated that the success of the Government was due to the firm stand taken by M. Ribot, the Minister of Foreign Affairs.

....The annual meeting of the Society of Authors in London celebrated the adoption of the American Copyright Act with a dinner at the Hotel Metropole on July 16th. Robert T. Lincoln, United States Minister, was present, as were also a large number of prominent authors, including Professor Huxley, James Bryce, M.P., William Black, Bret Harte, Lewis Morris, Charles Dudley Warner, Justin McCarthy, Walter Besant, and many others.

....Emperor William sailed for Norway from Leith on July 14th, after having sailed up the Firth of Forth in order to secure a good view of the Forth bridge. The visit of the Emperor to England is looked upon by the German papers as sealing the assurance of friendship between the two governments.

....It was announced that Mr. Parnell paid July 16th the costs in the O'Shea divorce case amounting to $5,000 but subsequent despatches state that altho he agreed to pay a portion some time since, he had not paid anything.

....The Manchester Ship Canal was permanently opened to traffic, July 16th, by the passage of the first traffic flotilla from Ellesmere to the Mersey.

....It is reported that the Alsace-Lorraine passport system is still in force with regard to the generality of travelers.

....A new port is to be made at Copenhagen with the design of making that city a terminus for Atlantic and Baltic vessels.

....The French Chamber of Deputies has voted to admit American pork with a duty of 20 francs per hundred kilos.

## POINTS FROM PULPIT AND PRESS.

EVERY man is a walking eternity. The plainest man has omnipotence to defend him, omniscience to watch him, infinite goodness to provide for him. The tamest religious experience has in it poems, tragedies, histories, Iliads, Paradise Lost and Paradise Regained.—T. DE WITT TALMAGE, D.D.

....We are among those who believe that the Scriptures will bear all tests that may be fairly applied to any ancient literary documents, and will stand approved by those tests as inerrant. That is to say, it will be found that every statement corresponds to the highest truth, the truth of thought, as opposed to mere truth of fact.—*The Examiner.*

....Advanced thought is to be neither rejected nor accepted upon the ground of its novelty. To some minds no higher credentials are needed, while to others novelty is a certain ground for condemnation. Let us not be hasty in condemning, but let us be slow to leave the traditions of our fathers. Stand by the Word of God.—*Tennessee Methodist.*

....There are very few churches that could not accommodate more worshipers than they do, there are not many who would not gladly see their vacancies filled up by non-church-goers. People do not attend because they do not find religious services attractive; it is just simply a fault of sinful human nature common to both rich and poor.—*The Central Presbyterian.*

....That ministers ought to take vacations, goes without the saying. That they ought to provide substitutes to visit their sick and to bury their dead, ought also to go without the saying; but unfortunately it does not. Some pastors of large and rich churches go off for long vacations without making provision for any form of pastoral work in their parishes during their absence. To neglect this duty is to do injustice to their people on the one hand, and to brother pastors on the other hand.—DR. R. S. MACARTHUR.

....The unguarded predictions often made of the rejection of all creeds are arrant nonsense. It is one thing to be emancipated from the thraldom of the "dead hand" of old divines who framed long and minute creeds, which in their wisdom they expected to be held without change to the end of time; but it is another thing to suppose that confidence and fellowship can be maintained if there is no distinct avowal made of truths which men believe. While we may fervently hope the time will come when all Christian people will be impelled to discard opinions and practices which the Scriptures do not sanction, yet when a man gives a reason for the hope that is in him, whether he wills to do so or not, he must propound a creed. —*Christian Inquirer.*

....That a respectable man should have on his back a coat every stitch in which is soaked in the blood of the stitcher, ought to make him feel that somehow or somewhere he is accessory after the fact in a great crime against humanity. Every lady who wears an apron which the maker thereof lost hours of much needed sleep, that the ridiculous pittance received as wages might keep the wolf from her door, should be made to look in the mirror to see a participator in a great iniquity. We congratulate the horse: he had a Bergh—the blessed Bergh, whose monument should be a Horse in Bronze rising to the hight of Bunker Hill Monument. But, alas, for the wretched woman of the hovel, the attic, the one room with ten occupants; she has had no Bergh to plead her cause—yet more, to compel the justice that human greed does not volunteer.—*The Christian Leader.*

## NOTICES.

☞ All communications for the Editorial, Literary, News and Miscellaneous Columns of this journal should be addressed to The Editor of The Independent, P. O. Box 2787.

☞ All business communications from subscribers and advertisers to THE INDEPENDENT, Box 2787.

☞ Remittances should be made payable to THE INDEPENDENT.

☞ No notice can be taken of anonymous communications. Whatever is intended for insertion must be authenticated by the name and address of the writer, not necessarily for publication, but as a guaranty of good faith.

☞ We do not hold ourselves responsible for any views or opinions expressed in the communications of our correspondents.

☞ Persons desiring the return of their manuscripts, if not accepted, should send a stamped and directed envelop. We cannot, however, even in that case, hold ourselves responsible for their return. Authors should preserve a copy.

# The Independent

251 Broadway, opp. City Hall Park.

NEW YORK, JULY 23d, 1891.


For Subscription Terms see Page 39.

## CONTENTS.


| | Pages. |
|---|---|
| POEMS:—To a Grasshopper, *Ida Whipple Benham*; Sonnet, *The late Philip Bourke Marston*; In the Dark, *Lucy Larcom*; Deserters, *Julia M. Lippmann*..... | 1 |
| The Old Gospel and the New. *Newman Hall, LL.B., D.D.*..... | 1 |
| Solitary the Thrush. *Olive Thorne Miller*..... | 1, 2 |
| The Greatness of Personality. *John Henry Barrows, D.D.*..... | 2, 3 |
| Under the Evening Lamp. *R. H. Stoddard*..... | 3, 4 |
| Nikko. I. *Douglas Sladen*..... | 4, 5 |
| How Workingmen Live. *Edward P. Clark*..... | 5 |
| Pilgrimage to the Tomb of Confucius. *Dr. W. A. P. Martin*..... | 5–7 |
| One Season of Catholic Missionary Work. *The Rev. Alfred Young.* | 7 |
| DEPARTMENTS:—Fine Arts—"The Ornamental Artist" of Fifty Years Ago, *Susan Hayes Ward*; Sanitary—The Relation of Forest to Health and Rainfall; School and College—Schools for the Colored People in Florida, *The Rev. T. S. Potwin*; Science: Personalities; News of the Week: Points from Pulpit and Press..... | 7–9 |
| EDITORIALS:—Commissioner Morgan and the Catholics; Spiritual Nervous Prostration; Tariff Results; The Free School in England..... | 10, 11 |
| EDITORIAL NOTES..... | 11, 12 |
| RELIGIOUS INTELLIGENCE:—The Pan-Congregational Council—Proceedings of the Second Week; The Christian Endeavor Convention, *John T. Beckley, DD.*; Dr. Pjetur Pjetursson, Ex-Bishop of Iceland, *Daniel K. Dodge*; Religious Notes..... | 13–22 |
| MISSIONS..... | 22, 23 |
| BIBLICAL RESEARCH..... | 23 |
| THE SUNDAY-SCHOOL..... | 23 |
| MINISTERIAL REGISTER..... | 23 |
| LITERATURE:—The Epistles of Paul in the Fires of Criticism; A Cyclopedia of Painters and Paintings; Minor Notices; Literary Notes; Books of the Week..... | 24, 25 |
| FINANCIAL..... | 27, 28 |
| COMMERCIAL..... | 30 |
| INSURANCE..... | 32 |
| OLD AND YOUNG:—"The Precious Things of the Lasting Hills" (poem), *Mary Leland McLanathan*; The Open Key, *Gilbert Parker*; Story Time (poem), *Albert Bryant*. A Sailor's Courting, *S. G. W. Benjamin*; The Ring of Gold, *Sarah K. Bolton*..... | 35–36 |
| PEBBLES..... | 37 |
| PUZZLEDOM..... | 37 |
| FARM AND GARDEN..... | 37, 39 |


## COMMISSIONER MORGAN AND THE CATHOLICS.

THE announcement comes from Washington that the Commissioner of Indian Affairs has broken off relations with the Bureau of Catholic Indian Missions, and that hereafter he will conduct negotiations for Government contract schools directly with the Catholic schools themselves, and not through the Catholic Bureau. We have no information from the Indian Officer on the subject, but have succeeded in procuring for publication a copy of a letter of Commissioner Morgan addressed to Cardinal Gibbons, explaining his reasons for breaking with the Catholic Bureau.

The action of the Commissioner can scarcely be a matter of surprise to those who have watched the course of events since he entered upon the discharge of his official duties. The Catholics attacked him at the very beginning, and did all in their power to prevent his confirmation by the Senate. Happily for the administration of Indian affairs, that attempt failed. We have never had at the head of the Office a man more thoroughly competent, of a broader and, at the same time, more practical policy, and with a more intelligent conception of the character of the Indians and of their needs. He has won, by the ability and courage and success of his administration, the confidence and admiration of all, except the bitterly prejudiced among the Catholics; and there is no question that a great deal of the bitterness of feeling among Catholics is due to the outrageous misrepresentations which have been allowed to go to the public and to the Catholic press through the medium of the Catholic Bureau. It is no secret that many of these attacks have been inspired by a man who was discharged by General Morgan for inefficiency, and who afterward obtained employment in the Catholic Bureau.

The Commissioner bore them as patiently as human nature and self-respect would permit, and then sought a conference with Vice-President Chappelle of the Catholic Bureau. It seems that the head of the Bureau, Father Stephan, has never called on the Commissioner to present the grievances of the Bureau and to seek by personal conference to have them removed. In the conference with Vice-President Chappelle the latter expressed to Commissioner Morgan his regret that the friendly relations between the Indian Office and the Indian Bureau had been interrupted, and promised that in the future there should be no cause to complain of the attitude of the Bureau. Not long after, however, an abusive article was published accusing the Commissioner of "pig-headed obstinacy." The article evidently emanated from the Catholic Bureau, and Father Chappelle in a subsequent conference with the Commissioner admitted that it was so, disavowed responsibility for it and said that the person who offended in the matter had been reprimanded. He was still retained, however, in the employment of the Bureau; and on the 2d of July Commissioner Morgan addressed a letter to Vice-President Chappelle declining to enter into further contracts with the Bureau for the education of Indian youth.

This letter and the reply to it from the Catholic Bureau have not been published, so far as we know; but in the letter of the Commissioner to Cardinal Gibbons, which we give herewith nearly in full, we have a clear explanation and defense of the Commissioner's action:

WASHINGTON, JULY 16TH, 1891.

J. CARDINAL GIBBONS, ARCHBISHOP OF BALTIMORE:

*Reverend and Dear Sir:* I have the honor to acknowledge the receipt of your very polite letter of the 12th inst.; and, lest you may not have seen it, beg to inclose for your information a copy of my letter of July 2d to the Catholic Bureau, declining to enter into further contracts with it for the education of Indian children.

Their reply to this communication is, I regret to say, far from satisfactory either in terms or spirit. Inclosed please find copy of my response to the same; and allow me to say that the brief and summary statements of my two letters can give you but a faint idea of the enormity of the offenses of their Bureau continued through nearly two years—offenses which have been patiently endured until forbearance is no longer a virtue.

I do not care to enter into further discussion with the Bureau, but desire to call your attention to two or three of the points made in their communication of the 8th instant.

Regarding a personal interview, as it was suggested for "the convenience of the Indian Office," it surely was the privilege of the Commissioner to waive it, if he chose. No discourtesy was intended. I simply preferred to have all that was said on the subject in writing, and gave every opportunity for the same.

The statement in reference to the length of time during which Mr. John A. Gorman has been connected with the Bureau, seems to this Office disingenuous. It is commonly understood that he has been in its service ever since his discharge from this Office for cause, altho he may not, of course, have been officially connected with it. When I suggested of his dismissal from the Catholic Bureau as one means securing more friendly relations, it was on the supposition that his connection with the Bureau dated back nearly two years; and, had I known what they now declare, that he had only recently been employed by them, I should have regarded that—in view of his revengeful hatred of me and persistent opposition to the entire Government Indian-school policy, well known to them—as a sufficient indication of their spirit of hostility to this Office.

Their position that their Bureau is not to be held responsible for the action of its employés or attachés, unless those actions are officially indorsed by them, is not considered tenable by this Office. If persons in their employ, representing them, speaking for them, are allowed to make assaults upon this Office, the Commissioner and the Government without restraint, harmonious relations are, of course, utterly impossible.

Their position in declaring that "private grievances of officials should not in any case be allowed to stand in the way of the due administration of public business intrusted to their charge," will hardly stand the test of reason. The assaults which have been made upon my personal character, charging me with being a perjurer, a liar, a bigot, a pagan, a dishonored soldier, a persecutor, a brute, a corrupter of morals, a destroyer of the faith, etc., etc., attacks which have not spared my wife nor the sacredness of my home, could hardly have been pleasing under any circumstances. But when they went forth under the sanction of a great Bureau, styling itself Christian, when some of them were embodied in an official communication and sent in the name of the Bureau to the United States Senate—which document lies before me as I write—others hurled at me in an official letter and all accompanied by severe denunciations of the entire administration of Indian Affairs, they certainly cannot be regarded as merely trifling personalities, "personal grievances," as the Bureau is pleased to call them. Many of them were laid before the President by a Committee of Bishops and made the basis of a demand for the removal of the Commissioner of Indian Affairs.

That the relations of the Office and the Bureau have not been harmonious is no fault of mine, and has been a constant source of regret to me. The unhappy controversy was not of my seeking, but was inaugurated and has been persistently kept up by the Catholic Bureau. I have been maliciously misrepresented by one who knew better and, unfortunately, wholly misunderstood by others who were, but should not have been, misled by falsehoods and slanders. You will perhaps recall that in a personal communication addressed to you, November 2d, 1889—which communication lies before me now—I called your attention to the utter groundlessness of those attacks and expressed my earnest desire for friendly co-operation between this Office and the Catholic Bureau.

I have not now and never had the slightest antipathy to Catholics, and am glad to count among my choicest friends members of that communion. I rejoice in whatever of good Catholic missions have accomplished among the Indians, and my attitude toward the Catholic contract schools is sufficiently evinced by the largely increased sums which I have conceded to them for next year, and for which I am now executing contracts directly with the schools, instead of through the Catholic Bureau, and receiving from them—I am glad to say—the most courteous, satisfactory responses.

The great advance in Congressional appropriations for Indian education, the increased efficiency of the Indian service everywhere, the hearty support accorded my administration of the great trust committed to me by the President, the Secretary and the public generally, are a sufficient refutation of the false charges of the Bureau and indicate the unwisdom and futility of their factious opposition.

As a public official I am prepared to subject my administration of the Indian Office to the closest scrutiny and the ordeal of public criticism, to bear with equanimity the misrepresentations inseparable from public life; but I submit that I cannot be expected to maintain harmonious relations with a great Bureau subsisting upon the bounty of a government whose work it antagonizes and misrepresents, and whose officers it defames. This important step was not taken without mature consideration and careful consultation, and nothing but the most weighty reasons would justify the Office in retracing it.

We understand that the Catholic Bureau has dismissed Mr. Gorman, who, under its shelter, has been pursuing General Morgan so maliciously, and doubtless strong efforts will be made to have the Commissioner recall his decision. We do not see, however, how he can renew relations with the Bureau while Father Stephan remains at the head of it. One of the most abusive communications that has been written since the beginning of the war on Commissioner Morgan was written by Father Stephan himself, and addressed to General Morgan. It was an insolent and impertinent letter. It has been published, and a copy of it lies before us.

Under the circumstances the Commissioner seems only to have done what he was justified in doing. The course of the Catholic Bureau has been harassing to the last degree, and the public must be getting as tired as the Commissioner of its clamorous demands for more consideration and more funds. It has been receiving the lion's share, but it would seem that it wants all. Out of last year's appropriation of $570 218 the Catholics got $363,249. This year they will receive nearly $400,000, leaving comparatively small amounts for distribution among other denominations. If nothing in reason will satisfy the Catholics, and if they are to continue the harassing policy of the last two years, it will be a serious question whether the Government had not better put an end at once to the contract system, and plant itself immovably on the sound principle which forbids sectarian appropriations.

It is evident that Commissioner Morgan has not broken off relations with the Catholic Bureau without having taken counsel with those in authority above him. We assume, therefore, that he will be sustained in his refusal to negotiate further with the Catholic Bureau. We are quite sure that he has the sympathy of the general public in his trying position and that the sentiment of the country is heartily with him.

## SPIRITUAL NERVOUS PROSTRATION.

AN eminent physician, famous for his successful practice of the "rest cure," when asked to define nervous prostration said:

"We do not know what it is. We recognize certain conditions and find that certain treatment relieves those conditions. Of course we have our theory, which is that from over exertion or some such cause the nerves of some organ of the body refuse to act, and the result is disease of that organ. Our treatment is adapted to secure the action of those nerves and the relief of the condition. Thus we first keep the nerves perfectly quiet, then exercise them little by little until they resume their normal functions."

It has often seemed as tho there were a genuine spiritual nervous prostration, in which the nerves that supply the organs of prayer, faith, patience, worship, etc., were worn out and refused to do their part. How else can it be explained that so many good people, people about whose genuine Christian character we have no question, become at times so utterly regardless of certain Christian duties? Whereas they are usually very regular at prayer-meeting and ready to take part, they suddenly or gradually absent themselves, or if present, sit in silence as if the power of speech had failed! Even family prayers occasionally are forgotten, and for private devotion they fall back upon the assertion that if one is only in the spirit of prayer, the act of expression is less needful. In many of the relations of life the spiritual nerves that supply self restraint give way and words and acts of impatience seem to rule. Faith in God and confidence in his Word give place to a scarcely concealed doubt as to whether God really thinks it worth while to interfere in the management of this world, and whether the Bible, after all, is what it has been supposed to be.

And so we sometimes go through the whole scale of Christian life and find it out of tune. We try to think it is dyspepsia, but, unfortunately, our whole physical being is in good order. We attribute it to laziness, and attempt to force ourselves by the sense of duty; but that does not accomplish the purpose, and we are inclined to think that there must be something wrong, or the spiritual activity which was so satisfactory would not be

followed by a spiritual torpor that is so alarming. Suppose we simply recognize the natural law in the spiritual world, keeping in mind that it is very possible that we are spiritually worn out, and remembering that spiritual activity and spirituality are not necessarily convertible terms, try the "rest cure."

The nature of this, as indicated above, involves waiting for our spiritual forces, which we do not understand and of which we have very little knowledge, to regain their normal strength and put us back where we were before; but it also involves putting ourselves under influences favorable to the recuperation of these forces and their increasing, tho gradual exercise. This is not easy, and it is possible that we may be compelled to call in the aid of circumstances to help out our enfeebled wills and place ourselves for a time where we simply cannot continue the life to which we have been accustomed. But it can be done, and we shall find that it pays.

A prominent Christian worker remarked that Christian life in our cities is carried on at fever heat for some months and then drops off and does little or nothing. It seemed a strange thing for him to say, but there was truth in it. As long as we live at fever heat in our Christian life through one season of the year, so long we shall be compelled to lie dormant through another. Meantime, while we are resting, suppose we consider this question, whether this rush of the winter is worth while. Do we accomplish anything more by it? Christ, than whom no one ever felt more keenly the pressure of responsibility for work to be done, was never in a hurry. He took time for rest as he went along. Cannot his disciples do the same?

## THE FREE SCHOOL MOVEMENT IN ENGLAND.

ENGLAND is very gradually approaching a system of public elementary schools. The Education bill, which has just passed the House of Commons, is a long step in the direction of such a system.

Every well-informed American knows that elementary instruction in England is conducted in what are called (1) Voluntary and (2) Board schools. The former correspond in some respects to our parochial schools; the latter bear a resemblance to our public schools. The situation is almost the reverse of that in our country. Here our public schools are universal; parochial and select schools being voluntary and additional enterprises. In England voluntary or denominational schools form the great majority, while board schools are simply supplementary.

The first step toward a system of public education in England was in the form of governmental grants in aid of private schools which were dependent on voluntary contributions, fees and casual endowments. Then came the Education Act of 1870 as a further step toward popular or governmental schools. The aim of this act was to insure in every school district, which is the borough or parish, except in London and Oxford, a "sufficient amount of accommodation in public elementary schools." Wherever a deficiency existed a school board was to be formed to remedy it. The revenues of these boards are derived from fees, from grants made by authority of Parliament, or from rates levied on taxpayers. Another step in the direction of a public system was taken in the Act of 1876, strengthening the provision of the previous act relating to compulsory education.

The bill, now going through the final stages in the House of Lords, is so much of an advance on previous legislation, that it is characterized, even by those who most strongly criticise its shortcomings, as the "people's charter of free education." What it proposes is, in brief, to make elementary instruction free to all children between the ages of three and fifteen by a grant of threepence a week per child. At present fees of all sizes, from one to ninepence a head, are collected. It is thought that the proposed grant is sufficient to provide free schooling for all who are unable to pay a fee. It is still in the power of school boards to collect fees, wherever it is considered desirable, after sufficient accommodations have been provided for free scholars. For example, where a fee of sixpence per head has been collected, a fee of threepence may hereafter be collected. This will give scope for schools of various efficiency. The bill will, it is estimated, involve a heavy appropriation by the Government. As originally introduced, it fixed the limits of school age at 5 to 14; but the Government was induced to extend them in both directions—down to 3 and up to 15. This change alone will involve an extra expenditure, it is said, of $1,600,000 a year.

The great battle in the discussion was on an amendment proposing "local representation," or "popular control." It was on this point that the Liberal and Nonconformist elements laid most stress. They desired a recognition of the principle of control of district schools by the people of the districts. This they demanded as a right, and particularly as a remedy against the oppression of children for refusing to receive religious instruction. Of the 19,286 schools reported in 1889, 13,287 were religious schools, 11,828 being administered as Church of England schools. The number of Board schools was 4,624, and there were besides 1,375 undenominational and other schools. The Tories and the Churchmen rallied against what they characterized as a bold attack on the Establishment, and the amendment was defeated by a majority of 101 in a House of 483 members. It was a great disappointment to those who had hoped to rescue from sectarian control the schools in which the youth of England are to be educated at the expense chiefly of the taxpayers. They were for the first time united. The chief speech in favor of the amendment was made in Parliament by a Wesleyan. That denomination has been the last to come to the conclusion that public education should be under public control. While the law has a provision intended to secure to every child immunity against sectarian oppression, it seems to be a dead letter in many districts. Numerous cases of petty persecution have been reported. Popular control, it was argued, would be an effective remedy. But the Tories insisted that there was little real persecution, and that Board schools were by no means exempt from it.

The battle, however, is only lost temporarily. The popular dissatisfaction will continue to make itself felt until the principle of popular control is conceded. The Church organs understand this, and are doing what they can to have it postponed as long as possible. Referring to the curious fact that the policy of the present Government seems to be to adapt and accept Liberal ideas, the *Church Times* says the matter is sure to come up again, and as the Unionist Government seems to be bent on "forestalling the Radicals," it is impossible to say what will occur.

## TARIFF RESULTS.

STATISTICS of imports and exports for the months of March, April and May, show that there was an increase in exports over the corresponding period last year of $10,614,000; and in imports of $21,681,000. The customs collected for the same quarter were, however, $17,795,000 less than in the previous year. There was a further decrease of $7,478,000 in the customs collected for the month of June.

With our exports increasing at the rate of $3,500,000 a month, with our imports increasing at the rate of nearly $7,250,000 a month, and with a decrease for four months in the customs collected of $6,317,000 a month, there does not seem to be much ground for round condemnation of the McKinley Tariff. The enemies of the new Tariff predicted disastrous results when it was passed, both to our export and import trade. Not only would the United States cease to be a market for foreign goods, but foreign markets would be hopelessly shut to American goods. So far the facts give them no support. We have not only imported, under the McKinley Tariff, $230,892,000 of merchandise in the months of March, April and May, or $21,681,000 more than in the same months of 1890, but we have imported it for $39,961,000 duties, or $17,795,000 less than was paid in the same period last year for $21,681,000 less goods.

But none of these facts seem to make any impression upon the active opponents of the McKinley Tariff. They are talking just as wildly and abusively as they did before the Act went into operation. Only last week Chairman Norton, in calling the Ohio Democratic State Convention to order, denounced Protection as a principle that has "closed the markets of the world" to the United States, and referred to the McKinley law as a "monument of wrong," a "blighting curse," and characterized it in the name of many other pernicious and pestilent things.

What is the fact? It is that, excepting two years—1887–'88—there has been a large balance of trade in our favor for the last seventeen years. Our exports have grown from $652,913,445 in 1874 to $909,977,104 in 1890. If the world's markets are closed to us, these large exports must have been dumped overboard somewhere at sea, for they left our coasts, having been bought and paid for.

It is singular that intelligent audiences will listen to such rhodomontade as some of the speakers at the Ohio Democratic State Convention delivered last week. They know perfectly well that Protectionists are not freebooters, that the Tariff has not resulted in the "despoliation of homes," nor robbed the people of their God-given rights, nor made our fertile acres as "useless" as a Sahara. The facts are all against these excited speakers, and facts ought to be of some account in Tariff arguments. They say there is to be a campaign of education in Ohio this fall. There is certainly a crying need of instruction, if the Democratic masses are capable of believing one-half of what was told them last week.

## Editorial Notes.

IT is because we are impatient of the delays of the mail, and of the old-fashioned way of reporting prominent religious events, that we use the cable so liberally, this week, to give our readers the second installment of the proceedings of the great International Congregational Council in London. Last week we gave upward of six pages to a report of the first two or three days of the Council. This week we add eight extra pages, all of which are given to the continuation and conclusion of the Council. No inconsiderable part of this matter comes to us by cable. We are very grateful, indeed, to Dr. A. H. Bradford, our correspondent, who has done his work in the most admirable manner. An old newspaper man could not have been more prompt and efficient. We do not wish to boast of what we have done, for it is not the first or second time that we have freely made use of the telegraph and of the cable; but we cannot avoid a feeling of great satisfaction that we this week finish the report of the Council at about the time that our Congregational and other contemporaries in this country begin to print their first installments of it. Our readers get the proceedings of the Council at the same time that English Congregationalists get them in the religious weeklies of London, and doubtless quite as fully as most of those papers will give them. Two of the editors of our Boston neighbor were in London, but *The Congregationalist* of last week had only a few lines from them. Nor did we find anything of note concerning the Council in the last number of *The Advance*. There has been a revolution in religious journalism in the last ten years. The way we conducted THE INDEPENDENT ten years ago would not do for us now. Unto what the development of the religious press will come we do not know; but we are determined, if possible, to keep in the forefront of it. In addition to the report of the Council, with Dr. Parker's valedictory address, we give the usual number of interesting and valuable articles. Dr. Newman Hall writes on The Old Gospel and the New; Olive Thorne Miller contributes another of her very entertaining bird sketches; Dr. John Henry Barrows writes an article of remarkable strength on the Greatness of Personality; Mr. R. H. Stoddard gives us another of his very entertaining and instructive articles in the series "Under the Evening Lamp"; Douglas Sladen contributes the first part of a Japanese sketch; Edward P. Clark gives some interesting information as to How Workingmen Live; President Martin, of the Imperial College, Peking, describes a Pilgrimage to the Tomb of Confucius; and the Rev. Alfred Young, of the Paulist Fathers, sums up a season of Catholic Missionary Work. All the departments are given as usual. Perhaps we ought to make special mention of the very excellent article of Mr. James K. Reeve, in our Farm and Garden columns, on the work of the Agricultural Department at Washington. The poems are by Ida Whipple Benham, the late Philip Bourke Marston, Lucy Larcom, Julie M. Lippmann, Mary Leland McLanathan and Alfred Bryant; and we have stories by Gilbert Parker, S. G. W. Benjamin and Sarah H. Bolton.

REPORTS have come from Salton Lake that seem to settle the question of its source. A newspaper party started some days since from Yuma, the border city of California, Arizona and Mexico, and explored the whole extent of the overflow. They claim that beyond a doubt the new lake is the overflow of the Colorado River. The record of their trip is most exciting. Some few miles below Yuma they found the water pouring through many channels, in one case twelve feet deep, into the desert stretching away to the northwest, and covering the whole country as far as could be seen. As they traveled westward, they at last reached New River through a succession of lakes in which the main current kept its course. Then they came to the sandhill section, and here the current turned abruptly at right angles, until, through a vast crevasse, water rushed down through a thirty-foot channel, forming small falls, and made itself a passageway through the sandhills forming banks from thirty to four hundred feet high. As they passed on the high banks caved off continually, and for miles they ran over rough water, where the boat danced like a cork. At last, on Monday, having traveled four days, they reached what at first they were sure was Salton Lake, but again they found themselves mistaken, and were hurried on between banks which grew higher and higher. They barely escaped some falls, and on Tuesday morning left the channel and entered Salton Lake, reaching Salton itself about noon. They felt certain that the general course that they had followed was the old channel of the Colorado River when it lost itself in the desert previous to its having found its later course to the Gulf of California. Should the result prove that the course is permanently changed—and the apparent forming of a bar in the river at the point of overflow makes this probable—this great basin, scarcely more than sixty miles northwest of San Diego, will again be an inland sea, and the effect on vegetation and upon the climate will be most marked. Already the river is bringing down quantities of seed, and places that were perfectly arid and desert are showing signs of vegetation. Widely different stories, some of them very wild, have been circulated with regard to this sudden freak of Nature, one correspondent claiming that the water has really found its way from the ocean as the result of volcanic action which has loosened the bands that volcanic action had formed long ages ago when this section was still an inland sea. The line of the Southern Pacific Railroad passes right through this whole section now overflowed, and should the change be permanent, an entire rebuilding of a long portion of it will be required.

IN no one line has the Government made greater advances than in its investigations and legislation for the general welfare of the country, yet no department is probably less appreciated or really understood by a large proportion of the population than the Department of Agriculture, of which we give a remarkably valuable account on another page. When the Bureau was elevated into a Department in 1889, by President Cleveland, there was a very general

feeling that it was more of a political move than anything else. Already, however, the value of the increased prestige and enlarged facilities has become apparent in very many respects. Many of them are noted by Mr. Reeve in his article, to which we hope every reader will give careful attention, and which receives added force by the news that has come in the last few days of threatened ravages by locusts in the Western States. Immediate investigation by experts has been ordered, and men are already on the field, competent not only to investigate the character and causes of the threatened plague in the interests of science, but to advise as to methods of protection in the interests of the farmers, and the bread-winners and bread-eaters in all parts of the country. The recent transfer to this Department of the Weather Bureau, indicates also that shrewdness and practical common-sense, rather than mere theory, rule in those relations wherein the Government comes into closest contact with the immediate wants of the people. The best success of the Department, however, will depend upon the degree to which it can secure the cordial co-operation of individual citizens, whether farmers, merchants or professional men, throughout the country. If they will but feel that no facts are too trivial to be observed and made known, there is no reason why our Government should not lead the world in its practical assistance to those upon whose welfare depends the comfort of the entire people.

---

THE first flush of popular indignation that was aroused by the baccarat scandal in England has somewhat passed away. It would be a mistake, however, to suppose that its results have vanished. The sober, earnest thought of Christian men and women has been thoroughly aroused, and there is a fixed resolve to find some means of abating the evil which has grown to such enormous proportions. Most of the assemblies of religious bodies that have met during the last few weeks have passed resolutions on the subject, but none that we have seen has excelled in value the report of the special committee of the United Original Secession Church. In a calm dignified way it surveys the situation, indulges in no attacks upon individuals, tho it expresses deep regret that the Prince of Wales and his associates should have been so deeply involved. It shows how the vice has permeated every grade of society, not even excepting the Church, with its fairs, etc., until it is spoken of as the "national vice"; and vividly portrays the evils resulting. It then lifts the whole discussion onto the highest possible plane, by its claim that "the wanton creation of an element of chance in any game or other transaction is morally wrong, and when this is done—whether on the stock exchange, on the turf, or in the church bazar—in order to take advantage of it for the purpose of enriching one's self at the expense of others, the offense is greatly increased." It looks upon it, first, as a profanation of the sacred ordinance of the lot, an unintentional appeal to God, since there is no such thing as chance, and thus a direct contravention of the first and second tables of the law; then, as having its roots in covetousness and selfishness, and these contrary to the whole spirit of the Gospel. Then, with a brief statement of the views of prominent men of all ages—Chrysostom, Cyprian, Charles Kingsley, John Ruskin—it closes with an earnest appeal to the pulpit and the press to be outspoken in their condemnation of betting and gambling; to the Church to clear itself of all stain from complicity with the evil; to parents, by example and precept to save their children; and to the State to enact laws for those who are not amenable to influence or good motives. We wish that every Christian man and woman in the land could hear the appeal. The evil is only less serious here than in England, and it seems as if it were constantly on the increase. It will need the united effort of all to prevent its becoming a universal disease.

---

As the returns from the Census taken last year in Germany are coming in, we find some items of special interest, especially in view of the discussions as to immigration and the distribution of wealth. The total population is 49,420,842, of whom about 60 per cent. are Prussians, showing an increase in five years of 2,565,138. Berlin has 1,579,244; Munich, 348 317; Hamburg, 323,739 (including its suburbs, 570 534). The five years show an emigration of 5,000,000, as against 8,600,000 for the preceding period. Prussia alone sent 2,000,000, of whom more than 90 per cent. came to America. There is also considerable movement within the borders of the Empire and to adjoining countries, according as wages offer better advantages. Thus Saxony and Anhalt draw from East Prussia and Silesia, and Holland from Oldenburgh. This movement, however, is not always permanent, the laborers frequently returning to their homes. The tax lists show that 23,221,983 have not sufficient income to make them subject to the income tax, while 4,500 have incomes varying from 32,400 to 5,000,000 marks, as against 308 persons holding the same grade twenty years. These facts explain the strenuousness of the socialist agitators on the one hand, and the anxiety of the Government as it sees such a large proportion of its able-bodied, wage-earning class passing out of its control.

---

....The Democrats of Ohio got together in Cleveland last week, and after a sharp wrangle renominated James E. Campbell for the Governorship. There were two other candidates who fought strenuously for the honor, especially Mr. Neal, who received a large number of votes. But as was foreseen Mr. Campbell easily secured the nomination. There was a great deal of factional feeling in the Convention, and the adherents of Neal openly declared that Campbell could not possibly be elected, that Mr. McKinley was one of the most popular men in Ohio, and that only the strongest man in the Democratic Party could hope to cope with him. There was also a struggle over the platform, one hundred delegates voting for a minority report opposed to free silver coinage and to the taxation of income. The difference of opinion was sharp both as to the nominee and as to the platform. This is in marked contrast to the wonderful harmony that prevailed in the Republican Convention, which did its work both for candidate and platform substantially by acclamation. The same contrast exists between the two parties. The Republican Party seems to be in a most harmonious condition while the Democrats are divided among themselves and give no promise of hearty support to their candidate. Their free silver plank and their income taxation plank will both hurt them with the sturdy intelligence of the Ohioans, who have been educated in sound views by such men as Senator Sherman, Secretary Foster and William McKinley. It will be a great surprise to us, therefore, if Ohio does not give more than her wonted majority this fall to Mr. McKinley.

... Since the passage of the law by Congress authorizing and directing the Postmaster General to ask for bids for the improvement of postal service by sea, Mr. Wanamaker has been busy preparing for them and holding frequent conferences with the President on the subject. The advertisements have now been published, and the Postmaster General is ready to receive bids. The routes laid down by him are described elsewhere in our News of the Week. There are twenty-nine of them, of which nineteen are to ports in Central America, South America and the West Indies; six are to Europe, three to China, and one to Australia. The chief design of the Subsidy Act is to develop American shipping and especially the continental trade. We need to be brought into closer and more direct communication with the countries to the south of us, Central America, the West Indies, and especially South America. Not only is the purpose of this Act to get speed and direct mail communication with these countries, but also to induce capitalists to put American bottoms on the sea. Subsidy will be paid to owners of vessels in accordance with the speed and character of the vessels which are divided into four classes. We must wait to see what the results will be, whether ship owners or ship builders will consider the inducements sufficient to warrant them in undertaking to produce fast American ships.

....The certificates relating to the execution by electricity of the four murderers at Sing Sing have been filed with the County Clerk, according to law. The physicians certified that all of the condemned men quietly submitted to the death process; that in each case "unconsciousness was produced instantaneously by the closure of the circuit, was complete, and proceeded without interruption until the heart's action had entirely ceased and death had certainly resulted"; and that an autopsy was made in each case, the results of which are not yet fully known. The physicians also certified to the completeness of the arrangements, to the uniform good order which prevailed during the trying ordeal, and to the demonstration given of the rapidity and painlessness of this method of inflicting the death penalty. This is confirmatory of what we had already been told concerning these executions, and is satisfactory and conclusive. After this no question can be raised, so long as reasonable care and skill are exercised in the conduction of executions, as to the superiority of this method over that of hanging.

....One of the New York daily newspapers prints the letter of Cardinal Gibbon, to which that of General Morgan, given elsewhere, is a reply. The Cardinal says:

"I am not acquainted with the author of the article, who was an employé of the Catholic Bureau, but whose connection therewith is, I am advised, in deference to your wish, now ended. I regret the publication of this article all the more since I understand that, prior to its appearance, an agreement had been reached whereby mutually friendly relations were apparently insured between your Office and the Catholic Bureau—of which fact I learned with much satisfaction—and that following its appearance you had deemed it proper to announce a determination to completely sever the relations between your Office and that Bureau by declining to enter into contract with it for the education of Indian children."

There is no reason why the Commissioner should treat with the Catholic Bureau. He does not do so with the missionary bodies of other Churches. The contracts can be made as well with the schools direct, and it will be an advantage to do so in many respects.

....The American people will join with the English people in hearty thanksgiving over the excellent prospect of the recovery of Mr. Spurgeon. He lay at one time very close to the door of death, but it seems to be the Divine will that he should receive his strength again and continue his great work for the Master. A very pleasing correspondence has taken place concerning him between Mr. Gladstone and Mrs. Spurgeon. Mr. Gladstone writes as follows:

"In my own home, darkened at the present time, I read with sad interest the accounts of Mr. Spurgeon's illness. I cannot help conveying to you an earnest assurance of my sympathy and of my cordial admiration not only for his splendid powers, but still more for his devoted and unfailing character. I humbly commend you and him in all contingencies to the infinite stores of Divine love and mercy."

Mr. Spurgeon himself thus replies:

"Yours is a word of love such as those only write who have been into the King's country and seen much of his face. My heart's love to you."

....Emperor William has made his visit to England and gone home, leaving many kindly feelings behind him. This personal intercourse that is getting to be more and more the fashion among the royalties of Europe, is a good thing, tending to remove misunderstandings and jealousies and cement friendships. One of the most significant results of the young ruler's observations was the admiration he expressed for the efficiency of the volunteer system in the English army. Undoubtedly circumstances alter cases, and Germany is not England; but it would be a wonderful boon to that Empire if something could be done to alleviate the pressure upon the people of keeping up such an enormous standing army. William IV has a mind open to suggestions, and such observations as he has made can scarcely fail to exert an influence. It may be that Germany will have even greater cause than it now appreciates to bless the Emperor's visit to his Royal Grandmother.

....The French Government has been going through another crisis with the result of a support of the Freycinet ministry. This time it was the question of passport regulation in Alsace-Lorraine. It had been understood that the German Government would make permanent its relaxation of the stringency of its rules at the time of the great railroad disaster in Switzerland, and when it became apparent that no such change was to result, there was a good deal of bitter feeling in the Chamber, which found vent in an attack on the Government. On an appeal, however, to the Chamber, the Cabinet was sustained. Meantime Count Munster, the German Ambassador finds his post so unpleasant that he is talking of tendering his resignation, which the Emperor is unwilling to accept, as it would be almost impossible to find any one with his tact and peculiar qualifications for the place.

....Lord Salisbury's statement that Home Rule had found no lodgement in England, is one of those remarks so characteristic of the English Premier. So far as antecedents go, it may be but the prelude to a more thoroughgoing Home Rule bill than even Mr. Gladstone has dared to put before the English people. No one knows better than Lord Salisbury that the principle of local self-government has come to stay, not only in the regular republics, but in the constitutional monarchies as well, and that any man or party that stands in its way will have to yield. It seems to us most probable that this statement is but the preparation for the introduction of some measure, under another name, perhaps, but still containing in essence the principle of Home Rule.

....We are sorry to find the *Tribune* giving a column and a half of its valuable space to an attack on the Salvation Army, by its London correspondent, George W. Smalley. Mr. Smalley has been very highly esteemed in the past, but a few more letters like that on the Salvation Army would go far to cancel the regard for him. It is a sad attempt to be humorous and to ridicule a movement of whose real work and results he seems to be ignorant. He tries to make it infamous by branding it as vulgar. But vulgarity, however offensive it may seem to Mr. Smalley, is not a sin; and if the Salvation Army is vulgar in its methods of reaching and saving men who are not simply vulgar but wicked and often criminal, its vulgarity may well be excused.

....In the National Temperance Convention at Saratoga last week there was a sharp discussion over the resolutions reported, the Third Party people taking the position that it is useless to form citizen's leagues for the correction of either of the old parties, and insisting that the only way to advance the interest of temperance is to come out of the old parties and enter the Third Party. Happily the Convention did not adopt their views. It seems very unfortunate that members of that party cannot take part in any non-partisan temperance convention without insisting upon bringing forward their partisan views. They seem to be party men first and temperance men afterward.

....The prospect of female suffrage being taken up and indorsed by the Conservatives in England, as suggested by Lord Salisbury, is not very attractive to the staid members of that party. The Council of the Conservative Association, at a recent meeting, decided to intimate to the Premier that he was going a little faster than the divided state of opinion in his party would warrant. It will be interesting to see whether anything comes of Lord Salisbury's proposal, and whether it is possible for the old Tory Party even to consider this most radical of reforms.

....The country will be glad to hear that the health of Secretary Blaine is improving. The lying reporter has, as usual, been getting up sensational stories concerning him, and one has deceived even the elect *Tribune*, which has had to confess the fact. These lying reporters are despicable creatures and ought to be exposed in the same way that hotels give each other warning against those who make a practice of swindling them. Nothing is so disreputable in American journalism as the sensational work of these lying reporters.

....The World's Fair Foreign Commission has reached London, and made out its program of visits, which includes most of the capitals of Europe. On every hand the Exposition receives the most cordial indorsement; and Americans will have to bestir themselves if they do not wish the Old World to excel the New in its exhibits. As the time approaches undoubtedly we shall bestir ourselves; but would it not be better to commence a little earlier than our great enterprises seem to be doing?

....John Bardsley, having made a great failure in his profession as a financier for the city of Philadelphia, has undertaken somewhat late in life, it is true, to learn a trade. He is to become a carpenter, and we trust that in the pursuit of this honest trade he will find much relief from the loneliness of his solitary imprisonment of fifteen years.

....It is intimated that the Rev. Newman Hall is likely to give up before a great while his famous London pastorate, which has now continued thirty-eight years with the same congregation. He has been forty-nine years in the ministry, and has done such a work as few men have equaled.

....Senator Quay has publicly stated that it is probable, tho not certain, that he will resign the chairmanship of the National Republican Executive Committee. Mr. Quay could not make an announcement that is more gratifying to his party generally, to say nothing of the country at large.

....Dr. Bradford modestly left his name out of the list of the American speakers who were in demand at the Council. We may say for him, that well known as he is on this side the ocean, he is equally well known and honored on the other side.

....Why cannot we have in America a mission to the fishermen on the Grand Banks of Newfoundland, similar to the Mission to the Deep Sea Fishermen, referred to in another column?

# Religious Intelligence.

## THE PAN-CONGREGATIONAL COUNCIL.

## PROCEEDINGS OF THE SECOND WEEK.

### PAPERS AND ADDRESSES BY ENGLISH, AMERICAN AND AUSTRALIAN DELEGATES.

### INTEREST IN THE COUNCIL UNABATED.

### DR. PARKER'S VALEDICTORY ADDRESS.

### IMPRESSIONS OF THE COUNCIL.

BY CABLE TO THE INDEPENDENT.

LONDON, ENGLAND, JULY 18TH, 1891.

THE first International Council has now about finished its work, and it is possible for me to give you some impressions of it. You have had extended reports, and have, I presume, published in full the most important papers and addresses, including that of R. W. Dale on The Divine Life, and the valedictory of Dr. Parker. All that remains to me, therefore, is to give you, as concisely as possible, the impressions which I gather from what I have seen and heard as to the character and results of the Council.

In the first place, so many able and prominent Congregationalists, both ministerial and lay, from so many lands, were never gathered together before. The strongest and most distinguished men of the English and American Churches have been in attendance, and the program has been carried out with eminent success. The American delegates most in demand were Dr. Washington Gladden, Presidents Gates, of Iowa, and Angell, of Michigan, and Drs. W. M. Taylor, of New York, and H. A. Stimson, of St. Louis. President Gates was very popular; so also were Drs. N. G. Clark and W. E. Griffis, of Boston; Prof. L. F. Stearns, of Bangor Theological Seminary; Dr. A. E. Dunning, and the Rev. Morton Dexter, of *The Congregationalist*, and Dr. A. H. Quint.

In the second place, while the delegates represented wide differences in theology, there was not so much as a ripple of controversy. There was more theological discussion than there would have been, I think, if the opening sermon had been less doctrinal. The meetings have all been well attended, indicating a wide degree of interest.

Third, there is a general feeling that one of the results of this International Council will be a scheme of co-operation for the Congregational Churches of the world. It is also thought that the Council is promoting immensely the idea of a Federation of all the Churches.

Fourth, the keynote of the Council, theologically, was not controversy, but unity of life and of spirit.

Principal Fairbairn was the most popular speaker on theological questions. The American Missionary secretaries made admirable impressions.

A prospective member of Parliament tells me he never saw so many able men together and heard such able speaking.

A distinguished professor of theology says it is the most earnest and practical gathering he ever attended.

The feeling is unanimous that there should be future meetings and that a Committee should be appointed to consider the matter and prepare the way for the next council.

No one speech has been made by any English or Colonial delegate which could be regarded as very conservative, and all American delegates have been courteous in manner and speech.

An annex to the Council will be held on Monday in the City Temple to consider the moral qualifications to be expected of those in the public service. Mr. W. T. Stead, of the *Pall Mall Gazette*, who created such a sensation a few years ago by uncovering the iniquities of London life, will be the most prominent speaker. Dr. Parker will preside. The resolutions will be seconded by Dr. A. H. Bradford, and supported by Dr. F. A. Noble, Mrs. Josephine Butler, Mr. Percy Bunting, Dr. Clifford and others. The Nonconformist conscience is thoroughly roused, and evinces its earnestness by its denunciations of immorality in public men.

A. H. B.

### FULL REPORT FOR THE INDEPENDENT, BY CABLE AND MAIL FROM LONDON.

BY THE REV. A. H. BRADFORD, D.D.

#### THE FOURTH DAY.

THURSDAY, July 16th, the second great division of the program was taken up, "Congregationalism in relation to the Nation." The addresses of the day were by experts. Few Americans are better able to speak on "Home Missions" than Dr. McLean, of California, and his ripe experience, knowledge of all parts of the American continent, and rare power of presenting facts, made his address one long to be remembered.

He set forth with great clearness and fullness the special claims of Congregational Home Missions, and insisted that the Congregational polity furnished the only ground for the union of the sects. He gave a fine sketch of Home Missions in America. Dr. Joseph B. Clark, one of the Secretaries of the American Home Missionary Society, was the hero of the discussion. He made a capital address.

How to meet the wants of Growing Towns; the Needs of Scattered Populations in Decaying Districts, was discussed by the Rev. Mr. Clarkson, of London, and the Rev. Hugh Pedley, of Manitoba; the first speaking of the work in the great cities and the second on the remote frontier. Mr. Pedley is one of the noblest workers in British Columbia, and in that far-away capital has great influence in determining the future of a vast territory.

Mr. Pedley began by saying that he had been asked to deal with the Canadian aspect of this question. He spoke of the geographical greatness and importance of Canada. Many had the impression that Canada was a sort of perpetual icing for that immense fruit-cake the United States, a thin boundary line to indicate where the United States leaves off and Nowhere begins. This impression was most erroneous. Of the whole continental mass of North America the city of Winnipeg was the geographical center, the veritable "hub." He pointed out also that large areas of the territory lay within the zone of luxuriant production. Isothermal lines were eccentric as compared with parallels of latitude, still it was significant that the line which runs through London passes about a hundred miles north of London. The new Canada of the West had room for a nation of millions of people, and it was within the bounds of possibility that this people, strong-limbed, strong-minded, and strong-willed, would in time be the master race of the American continent.

This, however, was only a vision (not a dream) of the future. The millions are not there. Central and Western Canada are well-nigh untenanted. The five provinces of Manitoba, Assiniboia, Saskatchewan, Alberta and British Columbia, having a combined area equal to that of the whole of Western Europe, contain a population no greater than the one city of Edinburgh. Let the Rev. James Malthus take his berth on the Canadian Pacific Railway for the largest unbroken sleeping-car ride in the world and go through to Vancouver, and perhaps the Malthusian doctrine would lose some of its pessimistic color.

It is with the religious condition of this wide land that we have to deal. The scattered population is aggregated in three kinds of community, Urban, Rural and Floating.

Under the first head we can mention but few places. In the West all is not city that calls itself city. Between Ottawa and Victoria there is only one place, Winnipeg, that has over twenty thousand population. Brandon, Portage-la-Prairie, Regina, Calgary, are all important points, but in no case does the population reach five thousand. British Columbia, from the nature of the country, tends to city life; but, even there, the figures are small as yet. Under the second head we have the villages and farming districts; and under the third the lumbermen, miners, surveyors and railway constructers.

The speaker then went on to describe the provision made by the Churches for these scattered populations. This, too, he placed under a threefold classification—Sufficiency, Superfluity, and Deficiency. Sufficiency was to be found, as a rule, in the cities and larger towns. Winnipeg, for example, would, in the matter of religious privilege, compare favorably with any city under either the Union Jack or the Stars and Stripes. Superfluity was to be found in the small towns. Mention was made of a place of three hundred and fifty inhabitants that had five churches and a detachment of the Salvation Army. In the West we were reproducing that open sore of the East—the multiplication of small churches in small places. People were not content with the water of life unless they might drink it from their own Wedgewood or Dresden; and Christians at a distance were implored to take pity on these perishing souls. Deficiency was found in many farming districts and also among the floating communities. A strong plea was made on behalf of the young men who were doing pioneer work; their temptations were peculiarly strong. The loneliness of their life, the absence of womankind, the tendency there is for gregarious masculines to draw out what is worst in one another, all combine to produce a demoralizing atmosphere. Drinking, gambling and loose language were vices easily acquired. Instances were given of the susceptibility of young men to the influences of a manly, sympathetic religion.

There was a great field, a great need, and a great task. What attitude were Congregationalists to assume toward this work? The speaker made the following suggestions:

First, they must grasp the greatness of the "Greater Britain." The statesmen of Canada, Australia and South Africa were, according to Mr. Stead, *empire builders*. The time had come for England to look upon her colonies as her chief part: the time had come, too, for her great Anglo-Saxon daughter, the United States, to recognize that she has in Australia and Canada, sisters growing up to be, like herself, most fair and powerful. The day for parish politics had gone, and with it the day for parish conceptions of the work of the Church.

Second, they should take root in the cities. The best class of men should be placed in the pulpits. A preacher was on his mettle in the West. Mention was made of the work of Ewing, Silcox, and Unsworth in Winnipeg, of Gerrie in Portage-la-Prairie, of Mason in Brandon, and of the new church, already self-supporting, in Vancouver. A strong appeal was made on behalf of Lethbridge, Calgary, Victoria, and New Westminster.

Third, they should take their share in the rough pioneer work. The other denominations should not have a monopoly of the heroism and hardship.

Fourth, it would be a master-stroke of wise policy to plant immediately a theological seminary in Winnipeg, where the young men of the West could be trained for the work of the West.

The speaker closed with an earnest appeal to widen and strengthen the work of the Colonial Missionary Society. If, in this day, that were to be slighted, if our salt were to so lose its savor, we would deserve not only to go unblessed of God, but also to be trodden under foot of men.

The attitude of the Churches toward aggressive agencies outside and independent of the Church, was discussed by the Rev. Alfred Rowland, of London.

Mr. Rowland maintained that however independent of the Churches a religious movement may be, it is not to be regarded with contempt, nor dealt with in a spirit of rancorous hostility.

We should rejoice in the work of any man who in Christ's name, is saving his fellows:

(*a*) In forming a right and wise judgment of agencies outside our churches we may be guided in some measure by consideration of their causes. Such consideration leads us to the discovery that some of them assumed their present position in consequence of faults, or deficiencies, in the churches themselves.

1. For many years such narrow views of Christ's mission prevailed that earnest men could not fail to recognize that much of their Lord's work lay beyond conventional limits and they went forth to do it.

2. Another failing on the part of our churches has been a want of flexibility in their methods. The order of our services is too stereotyped. Our want of initiation and adaptiveness, in worship and in work, has sadly limited our power, confining it practically to one class of English Society.

3. We have neglected individual enthusiasm. Even the Episcopal Church by its wise use of "lay-helpers," and of "sisterhoods" has of late set us an example in this, while the Church of Rome has availed herself to the utmost of the varied talents and splendid enthusiasm of her sons. Whatever may be the fears, or the suspicions of the churches about the movements outside them, our Lord would rather risk mistakes than lose enthusiasm.

4. The slowness and indirectness of routine is partly accountable for any divorce existing between certain Christian agencies and the churches.

5. But after all some of these outside agencies have sprung from personal ambition and pious discontent.

(*b*) How should we deal with these movements?

1. Discriminate between them more carefully than we have done. Try the spirits.

2. We must try to associate with our churches movements of opinion which have shown a tendency to become independent of them. Temperance organizations, "Pleasant Sunday Afternoons," movements for uplifting and beautifying the life of the poor, should be more directly associated with the churches; and especially should those who live in the suburbs realize their privilege of helping those whose methods must be different from the methods employed in more favored districts.

3. Let us not forget that our Congregational churches, which have borne effectual testimony that Christians are free to exercise diversity in method, may now be specially called of God to take the lead in exhibiting the essential and practical oneness of the Church in her conflict with sin.

The subject of Church and State is seldom considered in America, where the idea of a State Church is almost unheard of; but in England it is a living question, and therefore it is not surprising that four of the best speakers of the whole Council were chosen for its discussion. President Cyrus Northrop represented the United States, Dr. Goodrich, England, and both made excellent addresses Dr. Evans, the new President of the Union represented Wales, delivered a superb address, and Dr. Bevan, who spoke for Australia, was greatly enjoyed. President Northrop is a unique character. Trained at Yale and transplanted to the West, he has all the breeziness of the prairies combined with the solid thought of one bred in an old university. He can never speak without lighting up whatever theme he has in hand with frequent flashes of wit, and under his touch the driest of subjects becomes interesting and attractive. Dr. Evans, having just completed his twenty-fifth anniversary as pastor of one church, has been called to the chair of the Union; and Dr. Bevan, after a long service on Fifth Avenue and then in Highbury Quadrant, in London, has at last taken up his residence beneath the Southern Cross, in the far-away but rapidly developing, new nation of Australasia. On this subject little that is original was to be expected. The object of the meeting was not the presentation of new truth, but the illustration and illumination of a subject which has been constantly before Nonconformists in England, at least from the time of the Puritan Reformation. Dr. Evans was witty, strong and eloquent in his plea for a free Church in Wales.

The meeting which attracted more attention than any other was the conference on the Churches and Social Ethics, which was held in Memorial Hall on Thursday evening. This is the pre-eminent question for the Churches to consider; it is rapidly coming to the front in the United States, and it has been long at the front in Great Britain. No one can be in England for a day without realizing that the imperative inquiry on the part of all thoughtful men must be, How can the wealth and wisdom of England be utilized for the relief of its poverty and vice? The multitudes of the poor, the overcrowding in the great cities, the terrible condition of

Darkest England, are no fictions of the imagination, but realities everywhere visible. Consequently, the Churches in London and the provincial cities are quite as much occupied with the life which now is as with that which is to come. The cry of the masses is a constant cry, and can never long be disregarded.

The conference on the social question was, therefore, naturally the one that attracted the most attention, and it was discussed by speakers worthy of the theme and the audience. The general topic, "The attitude of the Church to the Social Movements of the Time," was presented by the Rev. George Gladstone, of Glasgow, and few men in the North are better able to speak on this subject; but it may almost be said that the interest in the discussion, if not in the whole program, centered in the consideration of the Relations of Labor and Capital. No man in America is better able to speak on that subject than Washington Gladden, and no man in England than Ben. Tillett. Dr. Gladden was at his best. He is radical in his views, and yet never allows himself to be swept away by mere feeling or sentiment. In fact, while he is a Christian Socialist, he is one of our most hard-headed and clear-headed thinkers. The only difficulty in the program when Washington Gladden and Ben. Tillett are the chief speakers is that there is not enough difference in their opinions to make a discussion exciting. There would have been more entertainment for the audience if there had been a clearer division. Dr. Gladden's views are well known in America; but Ben. Tillett is a comparative stranger, and a few facts concerning him will be of interest. He is a day laborer, one of the most prominent of labor agitators, and a member of a Congregational church in the East of London. A year or two ago he was invited by the Committee of the Church of England to speak on this subject at the Church Congress, and accepted the invitation. Soon after it was learned that he was a member of a Nonconformist Church, and that caused so much excitement that the invitation was withdrawn. It is needless to say that Mr. Tillett was not a sufferer by the action of the Committee, for what seemed to have been a humiliation added to the esteem in which he was held by those who resented his treatment.

Another incident in his career has recently come to my knowledge. He was one of the leaders of the dock laborers' strike in London two years ago. One day, speaking to a vast crowd on Tower Hill, in the course of his address he began a description of the Man of Nazareth. Now if there is anything in the world that the average London docker hates, it is a sermon; and Ben. Tillett was on dangerous ground, but he knew his men, and with marvelous power and pathos described the history of the Master, and showed his audience what the Man of Nazareth would do if the Docks were in his hands. The crowd listened breathless to the words which he spoke, until he had finished, and then one burly and grimy fellow cried out, at the top of his voice: "Ben. Tillett, I don't know who this Man of Nazareth is that you've been talking about, but I move that we give him three cheers"; and every head was uncovered, and the cheers were given with a will from thousands of throats.

All the speaking was admirable, but by common consent Ben. Tillett's was best.

Following is Mr. Tillett's address in full:

## "ON EARTH AS IT IS IN HEAVEN."

BY BEN. TILLETT.

The task undertaken by me—to represent on behalf of my class the multiplicity of interests which belong to labor problems—is a very serious one; and one, I fear, I cannot deal with as satisfactorily as I should like, or as the subject demands. The whole ethics of industry are embraced by Christian teaching. Conduct and duty are no more to be interpreted as not belonging to a work-a-day world, in a religious sense, than it is to be said that goodness is not religion. The Pope's Encyclical Letter has stirred up the Christian conscience of the world. But, while one believes his opinions regarding private property to be fundamentally false, and his strictures to be too severe upon those responsible for the awakened interest in social questions, one cannot but admire the outspokenness of his utterance, in requiring a higher conception of the duty of brotherhood, and of moral adherence to it, as between employer and employed.

In olden times, when papal authority ruled, kings and thrones and great men may have been tyrannized over, but the mass of the people were not allowed to be neglected as they are at present. This we say with all deference, and acknowledge that the poor in charge of the Father and Confessor were materially—taking account of the times—very much better off than at present. At the present moment to mention as a duty of the Church proper the necessity of active interference in worldly affairs, means calling down on one severe criticism and a repudiation of all duty except that of winning souls. It is as much as to say, "We are not responsible for the sowing of the seed, the cultivation of the land, or attention to the rising crop; our work is only to garner where we can. Maybe attention to the soil, pruning and preparation might have yielded a better crop, but we are not concerned with that part of the work. We are specialists, and look after the soul only." Some even decry efforts made for the material advancement of the nation, ignorant of economic law and human nature, and the part heredity plays with all peoples. They speak of the "flesh" and the "devil," and assert that a moral change can only be brought about by conversion to a faith in benign rule, without thinking of those elements which militate against permadent betterment. Christian churches have stood for 2,000 years, bearing a very important part in the concerns of all people. Great divines and savants have helped forward the evolution of Christian ethics. Nursed under the most trying circumstances, its vitality has increased and has become mightier with every shock of unbelief; it has been chastened by every ordeal and test, and purified by every fire of heated hatred. Admitting all these great strides toward the full life of Christian teaching, we are yet prepared to say that Christians have knowingly closed their eyes to the cheating that takes place in trade, and to customs which literally crucify the people body and soul alike.

Our religious casuistry shall be this: That death by murder, by outrage, by war, by pestilence, by carnal passion, are lesser crimes against society, less brutal, less to be deplored, are even merciful compared with the agonizing torment of murder by starvation, to which every disregard of moral obligation by those comfortably circumstanced is a contributory cause. Society has its papers filled with the stench of scandal, thunders from its pulpits its denunciations of a Prince's indiscretions, modest by comparison, and yet allows a wholesale, a scientific gambling—with men and women for counters, flesh and blood and happiness as stakes, corners, rings, monopolies, and gambling in warrants. And those guilty of the greatest scoundrelism are allowed to fill the most honored positions in society.

Some there will be who will change their Church—one questions whether they have any religion to change—since the Pope's letter. Could such a letter be sent by the head authorities of the various denominational Churches, there would be a flutter and a flight, as in the case of the rich Noncomformist Lancashire mill-owner, who joins the Established Church directly he is rich enough.

The gregarious, or associative, instincts of mankind have had almost as much to do with determining the coherent character of religious assemblies as the belief and struggle after the truth. A personality, or a circle of friends, has had generally the influence to induce their intimates to join with them. And it only needs our careful attention to make religious circles a complete network of social ameliorative centers, possessed of a comprehensive machinery sufficient to undertake the most arduous task conceivable in the direction of social reform. Usury, the curse of every country and the ruin of many, has not received the condemnation it merits from the pulpit. Nearly all social movements have originated from secular influences. The explanation of indifference to religious institutions should be sought in this direction. Here, then, is the chance of the Church—to throw in its lot with the great national movement which is to reform social conditions. It is for the Church to insist that all employers, all traders, bankers, merchants, all those who live on dividends and interests, should at once begin to realize their immense responsibility to the industrial classes, and so to realize the higher interests of humanity by the practical living-out of the morality taught in the New Testament. Commercial morality lacks all the attributes of the morality which Christ imposes—lacks even the ideal of those who boast only a religion of goodness and mercy derived from a human and not a divine standpoint.

To-day the same voice is saying to thousands, as it said in the days of old, "One thing thou lackest." The unseemly haste to store up riches in order to secure a luxurious living for the generations unborn, is grim irony on all those who boast belief in God's providence. The business morality of some rich church members is not higher in motive than the morality of the exchange and mart. No emotion or benevolent thought stays the individual from stooping to policy or trade trickery, or from seizing as a divine and legal right opportunities of scoring advantage, no matter how others may suffer; or from insolently retorting, when called to account, "Am I my brother's keeper?" In tracing back movements of industrial betterment we see how the system of land and produce sharing of the middle centuries gave way to the more scientifically selfish method of securing the most permanent advantage by charging rent. Profit-sharing commenced in trade during the latter half of the last century in France, and to Turgot may be accredited the first but crude method of profit-sharing. The introduction of machinery, the improvement in locomotion, cheap and swift transit, the practical reduction of multifarious operations of carriage from one place to another to a comparatively easy operation, telegraphy, opening of trade routes, colonization, the development of a thousand and one resources, the increase of desires, the wants and necessities of nations becoming more complex and far-reaching than ever, the increase of wealth at the same time advancing by leaps and bounds, the extraordinary leap upward of wealth per head of the country—all show that were our economic morality in keeping with our industrial and political advancement, there could not possibly be a sufferer through starvation in the land. When without scientific implements, means of transit and exchange, the laborer's skill and strength, because of its importance and value, determined his wage, in money or in kind, there was constituted a barrier to rapid wealth-getting. Every new piece of labor-saving machinery and invention by which results were easily multiplied has constituted a deterrent to the laborer's advance, and means his consequent ineffectiveness, on account of the depreciated value of human skill. When Nature, unaided by science, helped to maintain natural values and checked greed, conditions and relations of all classes were maintained with greater precision of organization, and were more effectually harmonized and equitably adjusted. Machinery and science, then, have practically been used for the personal benefit of a few, while their results have dehumanized where they might have blessed the many. The subsistence wage of the worker a hundred years ago—ay, two hundred—is practically little altered to-day, unless it be that his life is shortened by one-half. To-day the productive results of one man's labor is a hundredfold the result of a few years ago, and yet there is the same subsistence level. Is that our conception of economic equity? Shall there always be the same state of things and no change made? Every decade we see many thousand millions of pounds added to the national wealth; but the insecurity and uncertainty among the poorer classes increase with every million accumulated. And yet the political economist, with pedantic cynicism and solemn visage, defends the iniquities which permit the existence of groveling want as being just and inevitable.

The defenders of slavery once justified its existence through Holy Writ; yet a thrill of human sympathy was the electric moral force which broke the chains of the slave asunder. Hearts full of sentiment overcame the intellects full of selfishness. It is not my purpose to offer any statistical information. To those who would delay in a querulous spirit the humanizing of mankind, I would suggest a perusal of Charles Booth's exhaustive inquiry into the condition of the poor; also the evidence of sweating brought before the Commission formed for purposes of inquiry; also the evidence given before the Allotments Commission. In Australia and America commissions have been called into existence for the same purpose as well, and the same doleful tale is moaned forth from all. The alley, slum and man-killing mine and factory of one country groans back the echo of similar environments in another. We are always inquiring, always searching, yet we never do any work—always analyzing, yet never altering. We want some moral force brought to bear that shall give momentum to altruistic principles, some power brought to bear to break the hard crust of sordid greed. I know of no humanitarian effort so potent in rationalizing influences as the Christianity that can lend itself to practical every-day life. Statesmen require neither knowledge nor evidence, for they are surfeited with both already. Neither do we require conviction; the lame excuses of the rich testify that they realize their wickedness. Let us develop a conscience alive and responding to all generous instincts; a Christly sanity in judgment; a religion warm and merciful, pulsating with heroic nobleness, breathing out life and soul, rebuking and chastening all sins—conventional or unconventional—whose ultimate results mean misery. The wrath of Christianity should be mostly directed against scientific and systematic sin. The Church herself is to blame for the present unbelief. The rich pay the piper, and they select the tune, and the preacher is the victim or servant of the rich diaconate, rather than the servant of the Master. Old conditions are rapidly giving way to the new; new social and religious centers are springing up, rearing themselves even in the midst of wretchedness and want. The experience gained by personal contact is proving the best economic education, and our ministers are manfully battling against the torrents of sin and misery with firmer foothold at every step in advance. Material prosperity is being recognized by them also as among the essentials to a higher religious life equally as it is among the essentials of a brighter social life. I almost would that the beautiful intellectual and imaginative powers of the preacher should never be used again in painting the possibilities of felicity in Heaven until the possibilities of felicity on earth shall have been clearly demonstrated, and men's consciences aroused to eagerness and desire to taste of Heaven on earth. Could the preacher's art be given to portray and define conduct in the light of love, holding up to its full value the immortal body, duty would be better understood, and men's feet put on the right track.

The political side to Congregationalism has materially helped it to attain its present position. Let it put forth its hand, and demand with a loud voice the abolition of all endowments which do not admit of popular control. Let also the great ground landlords be called to account, and ground rent made to bear the chief responsibility in support of the State. In permitting all these inequalities, the materialism of the Church has been only too manifest. Privilege and luxury on one side means slavery on the other. The soul of man is so precious, human leanings toward the flesh and the Devil require to be so combated against, men must spend the best of their lives to rescue others from sin which is natural. The pure sentiments of love must reign. The conscience and hearts of the people must leap to the highest possibilities of human perfection. No evil, however deeply rooted, must be allowed to remain. This is philosophy, fundamentally correct, and enduring. We wish to see applied, the same philosophy. That which is accepted as fundamentally correct from the spiritual standpoint is also correct from the economic standpoint. The rankest blasphemy appears to me to be the reasoning which in all other questions but that of religion sees only fortuitous arrangement of conditions which leaves things to chance while satisfied to shake a hypocritical head at the poor wretches who, borne on the swift, merciless tide of adversity, are carried along howling and shrieking, with lean, hungry hands clutching at straws, with starting eyeballs aglow with intense pain and pleading for help—at last to be flung by the rushing waters over the Niagara of industrial murder.

Will any one say, this is all right, all good, a perfectly natural law, we must not interfere, that all this human wreckage is God-ordained. The foul wretch who would admit existing evils to be right, and drone out dirges on the frivolities of Nature, and condone these tragedies, must be cleansed of all this sinning, and must apply the same love, the same plan to social redemption, as is applied to the salvation of souls. It is all one—a fight against hells of sorrow, rottenness and corruption—a fight against the natural tendencies toward greed—a fight to enthrone *conscience* as the motive governing, balancing force, that human sympathy may extend its range and embrace within its circle all men in the bonds of fellowship. The Churches of to-day are asked to thoroughly organize all the wide-reaching ramifications of their system into something like order; to bring about a converging of forces, with a plan of action carefully arranged, and directed to the work of systematically adjusting the social conditions; to enter not only into the part of men and women's lives, which is made up of conforming to religious observances, but into all things temporal as well as spiritual.

Those who would impede the swift, swinging march of equity and justice whine over the troubles of a millionaire, and even about him make out a doleful tale, yet have dead hearts and deaf ears for those whose misery made the millionaire. The work of salvation lies at the door of the Church, is pleadingly anxious to thrust itself on the preacher and congregation. Beyond a few spasms of compassion no organized attempts to meet and help the troubled ones have been put forth by the Church. Dives is a "greater" than kings. He absolutely commands the body and lives of the people; and to his whim, his taste, his greed are sacrificed hundreds of thousands where only hundreds were sacrificed to the barbarian kings.

To-day, were I a millionaire, I could strike at the very roots of class government; could wield a political power greater than a Cæsar's; could expose and abolish the vile mockery and farce of municipal and parliamentary elections. I could insure the return of representative men to every local body, to Parliament, to every office in the State; could call into existence machinery by which party jobbery and corruption would be rendered useless.

The people are alive to-day to every noble aspiration, anxious to fulfill their duty, and willing to share all burdens of the State. All that holds them back is want of the material substance—the money to support representatives. One would think that among the numberless wealthy there might possibly be one who, taking a retrospective glance, will be moved with the bowels of compassion to attempt the undoing of such great harm as has been already done. Morally the people are in a state of preparedness. There is only needed a universal and uniform expansion to a generous conception of duty. Could not the banking firms be as ready to assist to save from poverty the people as they are ready to save an insolvent house? Could not the State as readily spare a few millions for the securing of comfort, for the building up of bone and sinew and bright manhood, as it is to squander them on killing blacks? Could not we find for this cause benevolence and bravery as noble as gave lands and wealth to defend a profligate court? Could we not but move the rich to purer ideals of life, to a greater patriotism, which should never rest, never weary until the hungry were fed, the sick nourished, all human life cherished? Could we not induce them to spend on the necessaries of the poor a tithe of what is wasted in luxury? Were there to arise to-day a millionaire who would devote all his wealth and his time in honeycombing, with protective completeness, the varied and complex organizations of industry, of local municipal government, and political institutions in general—every part having automatic control, and the principle of payment for services being everywhere enforced—that millionaire's name would endure as long as a Washington's or a Lincoln's. Could the religious bodies at once apply themselves to this work they would do all to sweeten, to mellow, to make temperate the judgment, and could with gentle touch restrain the wildest of passions, and shame and outwit the basest of motives. With that end in view, the great revenues of the Church could be devoted to training for special work in a sociological direction. Already the doors of the Church are closed against many. The superfluous numbers could be taught and trained to work in more secular affairs.

The cry is from the slums, "Come and help us." Could not a mighty social organization be called into existence? Could not the professors of religion mingle with the throng as employers to see that fairest conditions obtain? In every election, in every labor trouble, in any conflict between capital and labor, could they not identify themselves with the cause of the people? Could they not have lay congresses and adopt a settled plan—a program—for the abolition of all privilege, and for giving the makers of the State and of its wealth an equitable share—so that land and wealth, and all property, shall be vested in the hands of those who struggle to maintain it; so that all inventions, all improvements shall be for the common good, to be accepted and to be rewarded as statecraft is rewarded? Were we to speak of giving a letter patent to all our legislators, were we to heap upon them riches for each constructive effort to secure the better government of the people, the nations would rise and repudiate the selfishness that would accept the bribe. Honor and the consciousness of doing good is the righteous man's best reward. The poverty and labors of a Canning stand out an ever-living example of patriotism and citizenship. Such men as these have rendered incalculable services to mankind, yet they never ask a reward. A fervid zeal and a sublime conception of Christianity will stir men up to push on the good work, and will enable them to profit even by rebuff, betrayal, opposition. With the noble army of men, fired with the love of Christ, of truth, of humanity, pressing on

cynicism, cruelty, callousness, with their million, mocking, sneering faces, will be crushed. Let us banish the cant and hypocrisy which ostensibly is anxious for the soul, and in speeches at church meetings and at prayers waxes warm in despising the vile body, and yet garners in the fruits of labor, with hungry claw, as if famine of seventy times seven years was about to take place. The body so despised at church meetings is nourished and fed, and every precaution taken to insure its long life. The soul is prayed for, the body worshiped. Every resource of science is made use of to maintain life. And we are inclined to say, Look after the body, the soul will take care of itself. A religion that men will love and will obey is a religion with a soul, which throws a mighty arm around all who are weak, and sees that all environments conduce to a higher life; sees, too, that our Lord's words shall bear a living interpretation, "Give us this day our daily bread; lead us not into temptation, but deliver us from evil." That will happen when social pressure frowns not on virtue, when the industrial rack loses its victims, when Christian principle is the ruling motive of every Christian. Then men will face with Christian earnestness all difficulties that have to do with every-day life, so that trade, social position, wealth, shall all be made subservient to the blessed self-abnegation enjoined, so that every rich man whose wealth is an offense to others shall have naught to do with money devils. "If thine eye offend thee pluck it out."

As industrial questions dominate all others, there is a greater need to-day for specialization of effort. As these social conditions become more complex (advancement and progress meaning greater complexity), as wealth increases and our productive powers become greater, as human labor becomes daily of less value, so must we increase the desires and increase the comforts of all. Every improvement shall mean more blessing to all, that by no mischance shall any section have power to maintain privilege and secure advantage at the expense of others; that a benign intelligence, a benign motive and purpose, may direct the affairs of men; that all may share the fullness of the earth, even as it is taught we may share the joys of Heaven hereafter.

We also give Dr. Gladden's paper:

## THE LABOR QUESTION.

BY WASHINGTON GLADDEN, D D.

Those who selected this topic did not. I assume, desire the discussion of economic abstractions; they were thinking of that class of our fellow-men who work for wages and of their relation to the rest of us—more particularly of their relation to those who furnish them work and pay them their wages. We are dealing with that part of the social problem which relates to the condition and prospects of the working classes.

That the average workingman gets more money for a day's work now than ever before is not disputed; that he can buy for his *day's wages* more of the comforts of life than ever before is also probable. Whether his *annual* income—reckoned as real wages—is larger now than ever before is not quite so clear; for, not to speak of strikes, the cost of which he regards as part of his necessary expenses, there are so many interruptions of his work through gluts of the market, and fluctuations in trade, and changes of fashion, and failures of employers, that the average workingman is out of work for several days in every year. A careful census of the industries of Massachusetts, where work is more regular and continuous than in any other State of our Union, showed that in a good year one-third of all the wage-workers were idle one-third of the time—an average for each worker in the State of five weeks, four and a half days enforced leisure in every year. These long periods of idleness are not always taken into account in the estimate of the laborer's income. Nevertheless I am not concerned to dispute the increase of his average annual income. Surely it ought to have greatly increased. The aggregate wealth of England and America has grown at a rate almost fabulous within the past fifty years. Whole empires of fertile lands have been brought under the plow, and the improvements in machinery and in processes of manufacture have greatly enriched all civilized lands. Out of all this prodigious gain, the workingman to whose labor it is largely due ought to have got something for himself. The annual production has been quadrupled during this period; it would be strange indeed if there had been no improvement in the condition of the working classes. Considerable improvement there has been; the only question is whether the wage-workers have received their fair share of the growing wealth. To this questions the answers are not quite clear. Some sections of them are making good progress; as a class, it may be doubted whether they are as well off as they ought to be in view of the abundance by which they are surrounded.

Speaking for my own country, reason for this doubt is the appearance of a plutocracy more numerous and formidable than any known to history. Estates of from one to two hundred millions of dollars have been heaped up within thirty years. Those that are rated at from twenty to a hundred millions are now quite numerous; there are said to be at least seventy which average thirty-five millions each; most of these have been gained within my remembrance. The amount of wealth which has thus suddenly accumulated in the hands of a few is enormous. Nor can it be claimed that this plutocracy has rendered to society any services which entitle it to so large a remuneration. Much of this wealth has been gained in lucky gambling; much more of it by the iniquitous manipulation of great corporate properties; not a little of it by the corrupt acquisition of franchises which rightly belong to the public. As a rule we may say of our plutocrats that their millions are not the fruit of legitimate commerce, but of schemes, to which the negligence or the connivance of courts and legislatures have sometimes contributed, by which they have been able to lay tribute upon the industries of large sections. These heaps of wealth represent, therefore, the fleecings of the poor; and with such mountains of plunder in sight it is not easy to accept the optimistic conclusion of some of the statisticians, that the working classes have received their full share of the increasing wealth of the land. Whether any similar social conditions exist in England is not for me to say.

We might have predicted the issue. Competition, unrestrained, implies that the strongest will get the most: the employing classes are stronger than the laboring classes—more intelligent, better organized; of course they will get the lion's share. The organization of laborers helps to equalize the competitors: it has enabled the wage-worker to increase his portion, and the trades which are most firmly organized have least reason for complaint. But this very organization seems, thus far, to involve some measure of exclusion: the trades unions have sharply restricted apprenticeship: one reason why they have been able to secure improved conditions for themselves is that they have limited their own numbers, and have prevented those outside their organizations from sharing with them in the distribution of wealth. The vast mass of unorganized labor has profited least in the gains of civilization. Mr. Giffen tells us that the increase of wages in England during the past fifty years has been least in the lowest grades. This means that unorganized labor has suffered at the hands of organized labor. Laborers compete among themselves; and the organized workmen, who are strong by their organization, push to the wall the unorganized who are weak through their lack of organization. And this explains, in part, the existence of the "social residuum," or "the submerged tenth." In part, I say; for many causes contribute to the formation of this class. Unjust taxation, whose burden often lies most heavily on the feeblest members of society: heredity with its dread entails of infirmity and evil inclination; a bad environment, which opens too many paths of vice before the feet of the weak and the unwary—all these causes and many others must be reckoned with when we explain the social residuum. But the merciless competitions of the industrial world also help to explain it. The boys who are shut out of the trades by the rules of the Unions drop down into the ranks of unskilled and unorganized labor; for such idle hands one ancient employer is always on the lookout; the gangs of toughs in our cities are thus recruited, and the large proportion of youthful faces in our penitentiaries is thus, in part, accounted for. Many, also, of that large class of the partially unemployed who so often stand idle in the marketplace because no man hath hired them, are where they are because those who are stronger than they have taken their places. A striking illustration of the law we are considering is the recent action of the Dockers' Union in closing its doors against applicants for membership. Having enrolled a sufficient force to perform the work of the docks, it proposes by limiting the supply of this labor to increase the demand, and thus to secure regular work and good wages for its own members. A section of the unorganized mass is thus lifted up; is not the remainder left in worse case than it was before?

Do not understand me as cavilling at the organization of labor; under a competitive system it is indispensable; the mass of laborers are better off than they would be without organization. Such restrictive rules as those which limit apprenticeship, and these of the Dockers' Union seem to me morally indefensible; nevertheless I do not accuse the Labor Unions of being more selfish than the rest of us; these features are a natural incident of an industrial system whose sole regulative principle is competition. It is well, however, for working people, as well as the rest of us, to observe that when two ride a horse one must ride behind; and that the methods by which they force their way to the front of the column are methods by which their weaker brethren are apt to be forced to the rear. That is a result which they do not intend, and which they should study to avoid.

It is this hapless "social residuum" which furnishes the real problem of Christian statesmanship. The compact Labor Unions are taking increasingly good care of themselves; it is the vast unorganized mass which chiefly claims our sympathy. Mr. Giffen is, perhaps, sufficiently optimistic, but he has called our attention to an ominous fact. That there is "a continuous improvement of *the human being who really belongs to the new society*" he maintains: but in the italicized phrase he points out a dubious sign.

"It may possibly happen," he says, "that there will be an increase, or at least non-diminution of what may be called the social wreckage. A class may exist and even increase in the midst of our civilization, possibly not a large class in proportion, but still a considerable class, who are out of the improvement altogether, who are capable of nothing but the rudest labor, and who have neither the moral nor the mental qualities fitted for the strain of the work of the modern society."—*Contemporary Review*, Dec. 1889.

"The social wreckage"—is not this, indeed, the very element which should cause us solicitude? The social movement is swift and relentless; the mighty industrial machine plunges forward through uncharted territory making a track for itself; the obstructions with which it meets cause many a casualty which it never stops to repair; is it not evident that no little social wreckage must occur, and that the stronger the force and the more rapid the motion the more serious the wreckage is likely to be? Is it not clear that multitudes are apt to be thrown off and left bruised and disabled by the wayside? The struggle that we witness continually—is it not the effort of the laboring class to catch hold of this great movement and hold on—to establish the fact that they belong to the new society and are entitled to a fair share of its gains? Is it not true that it is those only who are strong enough to identify themselves, actually and effectively, with the swiftly moving industrial order, who are getting these gains, and that large numbers of the weak and discouraged are flung off as wreckage?

Here is the malady; what is the remedy?

"No remedy exists," says the thorough-going Individualist, "and none is needed. Natural selection is doing its proper work. Those who cannot keep their places in the march must be trodden underfoot. None will perish but those who are unfit to survive."

I do not propose, before this Christian assembly, to controvert this proposition. I will only venture the opinion that none of us wishes to live in a community in which it could be seriously considered.

The socialist has a remedy which I have no time to discuss. We may agree with him that much of this social waste and destruction is preventable; but we distrust his way of preventing it, for that, we fear, would cut the nerve of civilization, and put out the fires that drive the car of progress.

Part of this program we can indeed accept. We believe that the State can do something for the cure of this evil. Iniquitous taxation in our own country handicaps the poor man; the State must undo that burden. Monopolies of many kinds spoil the many for the benefit of the few; these must be extirpated by law. Certain industries—such as the furnishing of water and light for cities, and the building and management of street railways—are natural monopolies. To put these into the hands of private companies is practically to endow these companies with the attribute of sovereignty, and permit them to tax the community for their own benefit. The resumption of these powers when they have been surrendered is one of the first duties of the State. Probably it will be found that the general railway system of the country, and the telegraphs as well, fall into this category of natural monopolies; if so, they must eventually be treated in the same way. By such radical reforms the State would become an employer on an extensive scale, and its methods of administration might, it is to be hoped, tend to equalize socials conditions. At any rate, that wicked exploitation of these great public properties, by which vast fortunes have been heaped up would be no longer possible.

Thus far we go with the Socialists, and not much farther. Industries which cannot be regulated by competition, the State must control, but industries in which competition can be made effective must be left to individual initiative. Nothing can be substituted for private enterprise as the motive power of the industrial machinery. This egoistic force often does vast damage, as we have seen; socialism, therefore proposes to dispense with it; it is wise to yoke it with good will and thus temper its heat to beneficent issues.

It should be evident that I have thus claimed for Christianity the only right answer to the social question—its philosophical explanation, its practical solution. This is the precise statement of the Christian law; it is the co-ordination of self-love and good will. "Thou shalt love thy neighbor as thyself." The classical economy made self-love central and supreme; the new socialism makes good will central and supreme; each is a fractional solution. The perfect social system is not a circle with one center; it is an ellipse with two foci, self-love and good will. All the orbits of the heavenly bodies are ellipses, not circles; and when the kingdom of Heaven comes to earth we shall see it moving in some such orbit; its progress guided by these two principles, firmly held together, neither allowed to override th other.

This saves for us the strength of private enterprise and individual initiative, the vigor of the self-regarding motives, yet inthrones by their side, as co-equal and co-regent powers, the principles of benevolence, the obligation to promote the common weal. Self-support, self-help, self-reliance, are still cardinal virtues, but philanthropy is given co-ordinate authority with them in the economic realm. Thus the coming kingdom will not be the reign of Individualism or of Socialism but the harmonious blending of these two opposing principles. Is that impossible? No more impossible than to co-ordinate the radicalism which urges change with the conservatism which resists change. Neither of these tendencies can be spared; healthy progress arises from their combination. A great part of the wisdom of life consists in learning to reconcile contrasted tendencies—to harness and drive in one path forces which push in opposite directions. The order of the solar system is the result of the balancing of the centripetal and centrifugal movements; and the order of the soul and of society is due to similar conditions. We can spare neither of these constituents of human nature—neither the self-love nor the good will; and we can intrust to neither of them the supremacy; we must learn to form our social order by their correlation.

This is the true philosophy of society—not merely of ecclesiastical society, but of political society and industrial society as well; and it is not the philosophy of Herbert Spencer nor of Karl Marx, but of Jesus the Nazarene. It is the only foundation on which society will ever stand securely.

If this is true, then it becomes a matter of the utmost moment that the disciples of Christ should understand the truth and enforce it. The Individualist theory of society has been diligently taught; the Socialist theory does not lack eloquent advocates. If each of these is a one-sided and defective theory and if the Christian theory embodies the truth, are we not bound to proclaim it? Who is put in charge of this truth if we, the preachers of Christ, are not?

The sad fact is that the Church of Christ has never half believed that he came to give the law to society. It has supposed Christianity to be a purely spiritual religion; that its force is exhausted in changing the tempers and tendencies of the individual soul, and thus preparing men for a perfect society in another world. The Christian law has not been thought to apply to industry and trade; outside of business Christians must be benevolent, but in the whole economic realm the natural law of supply and demand must be allowed free course. It has been regarded as wholly visionary to attempt the introduction of Christian principles into the conduct of business. Not long ago one of your most eminent prelates, of whose character I would speak with sincere respect, but whose opinions must not go unchallenged, even tho he is no longer here to defend them, declared that the Christian rule could not be made to work in the management of business. It seems to me that this is the essence of infidelity. If Christianity cannot give the law to this great department of human life it cannot claim the respect of intelligent men. Such an utterance from a man in such a position is amazing. One is forced to suspect that the distinguished prelate did not understand the Christian law, that he supposed it to be sheer altruism. That is not a creditable explanation, but it is the best that I can find. And one must confess that this is the common opinion. It has been supposed that the Christian rule is practicable in the family, in the church, among neighbors, in our relations with the poor, but not in the organization of industry, in the conduct of business. Mr. Carnegie's idea is the prevalent one—a man must be an Industrialist while he is making his fortune and a Socialist after it is made; is it not better that he should be a Christian all the while? So I, for one, believe; and if it is true, then the Church of God has no more urgent business just now than to convince the world that it is true.

The effect of believing it would be a quiet, industrial revolution. It would not abolish private property, but it would enforce the obligation to administer private property for the public good. It would preserve the individual initiative in business, but it would put an end to industrial feudalism. The employer, with this law fixed in his mind, could no longer insist that his business was his individual affair; he would know that his employés were his business partners. The employé, instructed in this wisdom, would cease to regard his employer as his natural enemy, and would begin to think of him as the captain to whom his loyalty was due, his leader in the ways of welfare. Such tempers must conduct to the adoption, in some form, of the principle of industrial partnership—the end of the feud between laborer and employer, the practical identification of their interests.

Not only would the senseless quarrel of the head with the hands in the industrial body thus be pacified, but the social obligations of all classes would be emphasized. No rich man who recognized this law could think wholly of the gains of his own corporation; he would be compelled to consider its influence upon the whole community. No Christian workingmen could study the welfare of his own trades union merely; he would be constrained to think of all his neighbors, the unorganized masses as well as the embattled regiments of labor. Thus the fierce egoism of the present industrial régime would give place to a gentler and more compassionate spirit; the social machinery would be driven at a speed less killing; competitors would become less fierce and brutal; the social wreckage would be materially reduced. Part, at least, of those who are now pushed aside or trodden underfoot in the strifes of competition would be enabled to stand up and go on.

Let no one interpret this plea in any Utopian sense. It is not asserted that the Christian law is likely soon to be perfectly applied to our industries, or that any such partial application of it as we may hope to secure will wholly cure all social disorders. I only insist that the Christian philosophy of society is the only sound philosophy; that the Christian law is the only practical rule of industrial society; that if it were perfectly understood and loyally obeyed it would put an end to social wrongs and alleviate all social woes; that just to the extent to which it is understood and obeyed will these wrongs be redressed and these sorrows comforted; that nothing else can bring universal peace and universal welfare so quickly or so surely as obedience to this law; and that we, therefore, who stand for Christ in this world, as his ministers and ambassadors, have no duty more pressing than that of enforcing upon the minds of men this truth, and upon their consciences this law.

The subject of land and national prosperity was discussed by Albert Spicer, J. P., of London. Mr. Spicer belongs to an old and very prominent Nonconformist family, and perhaps is as conspicuous as any other Congregational layman.—When Dr. Dale went, a few years

ago, to Australia in the interests of the churches there, he was accompanied by Mr. Spicer. He is a man of great wealth and large influence among the churches. His views on the land question are said to be much like those of Henry George in the United States.

Mr. Albert Spicer spoke with singular ability and with a breadth and sympathy hardly to have been expected from a conspicuous business man. He claimed that land is the basis of all labor, the source of all wealth, and that therefore the proper use of land is the question underlying all others, when we consider it in relation to national prosperity. No one will assert that we have that prosperity to-day. He justified this statement as follows:

1. By the published statistics of pauperism. The paupers would form a line, four abreast, upward of 400 miles long.

2. The mass of public and private institutions in all parts of the English-speaking world devoted to the care of those who need the support of extraneous sources of supply show that we are far from a prosperous condition.

3. The overcrowded and improper manner in which a large portion of the working class are compelled to exist proves the same fact.

4. Our proposition is also supported by the inadequate wages obtainable by thousands of the laboring population in town and country. Costermongers' and hawkers' average wage is not over 10s. or 12s. a week. Agricultural laborers average in some parts of England not over 10s. a week, and in wet weather that is miserably reduced. As a result the rural districts in England are growing more and more depopulated. The same process is also visible in the United States. Even in the Australian Colonies practically one-third of the total population of the four leading colonies is to be found in their capital cities. This means that a large loss is sustained by the community, owing to much of the land of those countries not being utilized to its highest extent. In these circumstances the question that meets us is, What is our duty as Christian citizens? The churches have been simply centers for the distribution of all kinds of relief. We have founded charities rather than given justice, we have forgotten, overlooked, or neglected to see, that, in addition to help, the truest and only real way of helping poverty and destitution of all kinds, so far as it can be done by human intervention, is by increasing and improving facilities for the remunerative employmont and self-help of those appealing to our charity.

In answering the question what has led to this state of things, Mr. Spicer first considered what constitutes land-values, and his points were:

1. The additional value given to virgin, or unoccupied, land is the direct result of labor.

2. The value required by land is a result of expenditure of capital on it by the owner or the occupier. Whatever it may be, I maintain that the full value of such improvements belongs to the man whose resources have been spent on them, whether owner or occupier.

3. The third value accruing to land arises from the expenditure of public money, raised in the form of rates, or other charges, for the purpose of making roads, bridges and all public improvements. Now this extra value has been secured by the expenditure of public money paid by the occupiers of the property; not a fraction has been paid by the landowner as such. Surely, then, this value, which has been created by the people, should remain the people's property.

4. The fourth accretion to land-values arises from the presence of the people.

Thus, Mr. Spicer argued, the land question is the labor question, and the labor question the land question. But directly it is understood what share belongs to the landowner and what to the community at large, our system of taxation will be adapted to meet the justice of the case.

Once let us appreciate the real difficulties underlying the whole social question on its economical side, and we shall not be long before we bring our influence to bear upon this question in the interest of the people as a whole. At the present time we are responsible for having kept our churches from realizing the injustice of our present system.

I do not wish it to be thought that I ignore the improvements in many directions that have taken place in the condition of the people, nor am I so foolish as to believe that the land question being satisfactorily settled, we shall have settled everything. There will then remain more than sufficient work to tax all the resources of our Christian consecration. What I wish to leave on your mind is this, that this land question lies at the root of our social evils, and our lack of real national prosperity; that we, as Congregationalists, have not been so clear and distinct, either in our teachings or in the influence we have exerted, as we ought to have been; that the evils in our midst are acting as a canker in the social life of the people generally, and that our Congregational churches cannot, therefore, under these conditions, do their work for the benefit of man and the glory of God as it should be done.

Naturally the subject of the sale of spirituous liquors was considered in connection with that of social ethics; and who could so appropriately introduce this discussion as the distinguished minister from the Prohibition State of Kansas, Richard Cordley, D.D.

## LAWS RESPECTING THE SALE OF SPIRITUOUS LIQUORS.

BY RICHARD CORDLEY, D.D.

The drink habit is the great overshadowing curse of this generation. As a mere item of cost the figures are appalling. The drink bill of the United States is set at $900,000,000 annually. This is more than all the people expend for bread; more than the entire expenditures of the Government, including the enormous pension bills; it is five times as much as is expended for schools and churches. The drink bill of Great Britain is fully an equal sum. The amount expended for drink in either country would be enough to give bread to all the hungry, and clothes and homes to all the destitute. It is more by a large sum than General Booth asks for to let the light in upon Darkest England, and to lift out of her slums the submerged tenth.

But the cost is the smallest part of the evil. If money could pay the whole bill it might be endured. But it consumes manhood as well as money. In the United States there are 600,000 drunkards. This means thousands of ruined homes, and broken hearts and beggared children. It has been found by statistics that more than four-fifths of all the pauperism in our cities is due to drink. By careful examination of convicts in the Kansas State Penitentiary, more than fifteen years ago, it was found that over ninety per cent. of the crimes for which these men were committed were in some way connected with liquor.

It has been found in the general survey, that over three-fourths of the crimes committed are directly or indirectly chargeable to drink. The habit is likewise responsible for one-half of the diseases, one-third of the insanity, one-third the accidents by land and sea; and no man knows how large a proportion of the misery and wretchedness in the homes and lives of the people.

We must add to this the cruelties that come from the imbruting of men through drink. The tragedies of drink are as familiar as they are painful. In the downward course of men the common story is, "he took to drink." It takes the bright as well as the dull; in fact the brightest are quickest inflamed and quickest consumed. The finest minds have been prostrated, and the brightest hopes have been blasted. It pays no regard to culture or character. The scholar, the poet, the lawyer, the man of affairs and the street loafer have all gone down together. It does not spare a man because of his strong body or bright mind; because of his friends or his family; because of his earthly prospects or his heavenly hopes. It brings all to a common level, and its level is the lowest. It aggravates all other evils; it fosters all other sins. It is the confederate of all villainy, the accessory of all crime. The gambler deceives his victim with drink, and the murderer nerves his arm and deadens his pity with liquor. As I say these things, I am telling you nothing new and nothing strange. I am not narrating some far-away events among strange people. Every man has seen it for himself. All of us have seen it, most of us have felt it.

It is found that the relation between the traffic in spirituous liquors and their use is very close. The traffic stimulates the habit. It is not responsible for the practice of drinking but it fosters the practice and is responsible for most of its worst results. It makes drinking easy; it is a standing invitation to drink; it tends to create its own patronage; it is a school where youth learns the ways which their later years will follow. As its victims fall, it has youth in training to take their places. To teach our sons sobriety in the home, and then license a tippling house on the corner to debauch them, seems like working at cross purposes. The attempt to reform men is made a hundred fold more difficult and doubtful by the open gin shop, which ever stands ready to inflame afresh the appetite that is to be subdued.

The saloon, too, is a school of vice and disorder. Crimes are concocted there; conspiracies are plotted there, and the worst passions inflamed. The danger point of our politics is the saloon. The demagog uses the saloon as his best ally. Some one says: "We can have clean politics or the saloon, but we cannot have both." Dr. Strong, in his book entitled, "Our Country," says: "Our civilization must destroy the saloon, or the saloon will destroy our civilization." In all our great cities, the saloon is a public menace, the center and source of corruption, the confederate of all forms of evil and crime.

In the presence of such an evil, it is not strange that thoughtful men should plan for its abatement. It is not strange that statesmen and philanthropists should concern themselves with its regulation or removal. How to deal with intemperance and the saloon, has been a subject of anxious thought with wise and good men for many generations. Laws without number have been devised to circumscribe the traffic and discourage the practice. In most civilized countries the traffic is put under special laws, such as apply to no other business. The most common form of restriction has been by license or special tax. By taxing the business heavily, and allowing the business to be done only by those who had a license for that purpose, it is hoped to limit the traffic and bring it under more thorough supervision.

The license fee is sometimes quite large. In some of the larger cities of America, a saloon license costs $1,000 a year. In others it is much less. This plan has not accomplished what was claimed for it. It produces a revenue, but does not materially lessen the evil of drinking. It often reduces the number of saloons, but each saloon has a larger patronage. The saloons become a monopoly, and are able to increase their attractions. It is found that licensed whisky makes men just as drunk as free whisky.

Other restrictions have been more effective. These are of various kinds.

1. There are restrictions as to place. The traffic is often confined to certain wards of the city or sections of the country. It is especially excluded from the residence portion of cities.

2. There are restrictions as to time. Laws often require that drinking places be closed on Sunday and on all public days. They are required to close at a certain hour at night. They may be closed at other times by special proclamation.

3. There are restrictions as to persons. In most of the United States saloons are forbidden to sell to minors and to habitual drunkards.

If these restrictions could be rigidly enforced they would lessen very much the evils of the traffic. If the young could be protected; if early closing could be enforced; if Sunday, when so many are idle, could be observed, many of the worst features would be removed. But the saloon is a lawless institution. It defies restriction when there is money to be made. In most cases saloons are required to close on Sunday; but in all large cities only the front door is closed, and Sunday is the wildest and worst day of the seven. They are required to close before midnight; but the wildest revels are in the small hours. They are forbidden to sell to minors; but age is rarely considered. The good citizens of Chicago combined in a society to enforce the law against selling to minors; but with all their numbers and prestige and wealth it required constant vigilance and constant effort to secure even a moderate enforcement. In Kansas City they sought to secure a quiet Sunday by closing the saloons according to law; but all the saloons and their patrons combined to nullify their efforts. The traffic resists all wholesome regulations.

But the minds of the thoughtful man are more and more impressed with the necessity of some check and restraint. The open saloon is confessedly the pest and peril of the age. All good men deprecate its influence. It must be curtailed, if our civilization is not to prove a mockery. In constantly growing numbers, thoughtful men are coming to believe, that it is easier to destroy the system than to effectively circumscribe it. They are coming to think that this is the right thing to do, and that what is right must be practicable. This is no new thought. One hundred and fifty years ago, Lord Chesterfield said in the British house of Lords: "Luxury is to be taxed; vice is to be prohibited. Would you lay a tax on the breach of the Ten Commandments?" From that day to this, men in increasing numbers, have been coming to the same thought.

Whenever any man has honestly sought to secure regulation, he has been so completely baffled, that he has been convinced that there is no relief in that direction. If you seek to limit the traffic only, you leave it all its power of money and corruption with which to resist you. If you can once suppress it, you have cut the sinews of its strength by destroying its profits. To leave the saloon open, and then restrain it at the point of danger, is something easy-going people can talk about, but which practical people find hard to attain. The talk about restriction seems very plausible, till we seek to put it into operation. To enforce effective restraints on the open saloon, is like breaking down the dikes and then trying to guide the incoming flood. To allow the business to establish itself, and then expect to confine it within safe limits, is like kindling a fire in your garret to burn the rubbish, and then expecting the fire to spare your house. You might as well call a tornado to sweep your streets, and then tell it not to disturb your home. You might as well let a tiger loose in your nursery, and expect him to be civil to the children. Some one has put this thought into a rhyme:

> "A smiling young woman of Niger
> Went out to ride on a tiger;
> At the end of her ride
> She came back, inside,
> With her smile on the face of the tiger."

It has come to pass, therefore, that a large proportion of sincere temperance men have been compelled to accept prohibition as the ultimate condition toward which they must press. Most of them would accept less radical measures, whenever this is not to be attained. But they regard this as the ideal Christian attitude toward a great evil. They are finding that the temperance reform moves forward with its hands tied, so long as the saloon is left to teach, and to tempt, and to debauch. It is pulling down with one hand what they are building with the other. While they are training the children in principles of sobriety, the saloon is alluring them into habits of dissipation. While they are inculcating the principles of temperance on one side the street, the saloon is fostering the appetite for drink on the other. While they are striving to win the drunkard from his cups, the saloon is holding the cup to his lips, and inflaming afresh the passion he is striving to control. The reformer finds himself checked in every movement, and thwarted in every effort.

It is not expected that virtue will be created by law, or men made sober by statute. But it is hoped that virtue may be guarded by law, and sobriety be encouraged by the lessening of temptation. It is not expected that all drinking will be prevented, or all drunkenness brought to an end. But it is hoped that the public vending of spirits shall be prohibited by law, and the offering of them in public places shall be no longer possible. It is proposed to close the open saloon as a public nuisance and a public curse. This common tempter and common destroyer shall no longer stand on the public highways, and invite all who pass to enter the ways of death. It shall no longer allure, by light and cheer and music and song, the unwary and the weak. When some poor fallen creature rises to his feet, and desires to walk the ways of truth, we would give him a chance for his life. We would not leave pitfalls and stumbling blocks all along his way.

It is not proposed to substitute law for moral training, nor legal restraints for moral stamina. Men must be made and kept sober by the power of a sober purpose. There can be no substitute for this. The training of the youth in virtue's way can never become less imperative. It must be, line upon line, precept upon precept. In the home, by precept and example; in the Church and Sunday-school by all the sanctions of religion and of God; in the common school, by teaching the scientific nature and effects of alcohol, must temperance education be pressed, and pressed continually.

But while we are strengthening the defenses, we must also weaken the foe; while we are planting and stregthening the purpose to resist, we must also lessen the temptation to yield. The work must proceed in two directions, fortifying men against evil on the one hand, and lessening the temptation to evil on the other. The first work is to strengthen a man's feet, that he may be able to walk. Then we must smooth his path that he may walk more surely. We are finding more and more that we must work both ways. We must strengthen the principles as much as possible; and remove temptation as far as possible. There is no consistency in a man teaching temperance in his home, and then encouraging a saloon on the corner to nullify his teachings and ruin his boys. It is not consistent for a community to seek to reform its drunkards, and then foster a score of tippling houses which they must pass every time they go to dinner.

The purpose of all restrictive legislation is to lessen temptation. It is not expected that all intoxicants will be banished from the land, or all drunkenness prevented. But it is the purpose to lessen the temptation so that they who desire to stand may not be continually tempted to fall. We do not expect to destroy all evil in the world when we oppose it. But all good men desire to lessen it as much as possible, and put the temptation away as far as possible. Every man's struggle for life is hard enough at best.

So prohibition would lessen the temptation to drink, even if it cannot wholly remove it. It shall no longer take its place on the public streets amid blazing lights and music and cheer. It shall at least be driven into the darkness to do its work in silence and in shame. It shall not stand on the street corner, and seek its custom from the passers by. But they who want it must seek for it where it has gone to hide itself. That it will be entirely abolished is not expected. No evil has been entirely abolished. The continued enmity of the human race has not yet destroyed the serpents from the face of the earth. They still hiss and rattle in their dens; but they do not crawl upon the footpaths of our cities, nor over the playground of our children. They who go where they are may still be bitten; but they do not obtrude themselves on the public highways. So we do not expect to rid the world of evil, or banish temptation from the earth; but we are bound in every way possible, to lessen the evil all we can, and remove the temptation as far as we can. We do not expect to create virtue by law; but we do hope to lessen the allurements to vice. We are aware that in spite of law and vigilance "Offenses must needs come"; but we would not share the woe of those "by whom the offense cometh."

Thus closed one of the most memorable meetings of the whole Council. Henceforward no charge of "otherworldliness" can be brought against the Congregational Churches as a body, for the most pressing issue of our time has been given large consideration in the program of this first Council. As the week advanced the pressure upon the time of the delegates became more intense,

### THE FIFTH DAY.

Friday, the 17th, was a crowded day. There was a reception given by the London Board of Congregational Ministers at Memorial Hall. Dr. Parker was to have delivered the chief address of welcome; but he was absent, and Dr. Allon, the Rev. S. Pearson and the Rev. J. G. Rogers spoke; and there were responses from representatives of various lands, one of the Japanese delegates making a remarkable address. This was enough in itself for a whole half-day, but the reception was only one of four meetings which claimed attention. In the morning the subject of discussion was, "What have the Churches gained and lost in Spiritual Influence?"

1. "Through the changes which have taken place in recent years in doctrinal beliefs."

The paper was presented by E. R. Conder, D D., of Leeds.

2. "Through the changes which have taken place in the type of social piety."

The Rev. W. Hewgill, of Farnworth, England, spoke in substance as follows:

Let us at the outset define what we mean by "spiritual influence." For the purposes of this paper and the discussion that is to follow, we will understand by the phrase "power to draw men into the kingdom of Christ," to win their acceptance of the teachings and authority of Christ, and move them to loving service and willing sacrifice in the cause of Christ. The phrase "type of social piety" we will understand to refer to the social side of Church life, the common life of the Christian family, with glimpses of the ideals of social Christianity which the churches have had.

Fifty or sixty years ago church life was distinctly evangelical, rather narrowly orthodox in creed and doctrine, having a considerable amount of devotional fervor and spirit. Generally, the social side of piety was only seen in connection with the public service of the church. Leading congregations in large towns were not conspicuously social. They were very respectable, but not very social. For a few years many thought the mission of Congregationalism was especially to the middle classes. The churches presented a type of social Christianity which was influential rather than aggressive, impressive rather than attractive. The village churches showed a piety more stalwart, a brotherhood more real, sociableness more marked. In the manufacturing districts, churches were being gathered embracing every class of the community, more democratic, and distinctly in advance of the type of church life hitherto seen. The social side of life in wealthy Christian families was serenely quiet, distinctly separate from the secular element of general social life, and strongly marked by observance of all the usages of family religion. The family life of the pious artisan was equally characterized by quiet but gracious customs and spirit which tended to foster healthy sweetness and purity. Among all classes the family life was more contemplative than active, more conservative of good than aggressive against evil.

Looking at the more modern types of social piety we see that the many rather than the individual, the Christian society or church rather than the family, are most cared for, that activity rather than meditation and self-culture is the chief feature in the ideal Christian life. The Congregational church in a large town is a source of perpetual activity; every one has to be doing something, is to have something done for him: but has no time or energy to do anything for himself. The democratic spirit leaves no place for the influential rich man of the old type. Churches in the wealthy suburbs of large towns have a broader and more varied life than that of the respectable churches of the past; but, with some exceptions, they show less of personal service. The Time Spirit has influenced the members of such churches to make many concessions to the manners and customs of the age. New social piety often goes to our schoolrooms and lecture halls in garments of secular pleasure. The modern Christian family knows far less of the somewhat peculiar restraints of fifty years ago; it is a life more sympathetic with the varied needs of men, and supplies more workers in various forms of service for man; but this is philanthropy rather than Christian devotion. These changes have caused losses none the less to be regretted because inevitable. Personal consecration to the life and service of religion is less marked. The idea of self-consecration is less widely influential; and where the duty is acknowledged, it sits more lightly on the conscience.

Personal spiritual culture is less distinctly aimed at; indeed, because of the multiplied demands for Christian work, it is less attainable. Of necessity, therefore, the life of piety is less marked and distinct from that of any virtuous home or society. Even the increased activity is less the outcome of intelligent conviction and deep Christian sympathy.

Intellectual activity about religious truth has considerably diminished, save, perhaps, in relation to the one question of man's future destiny.

The type of family piety is less gracious and edifying, and through the discontinuance of family worship we have one cause of the too prevalent ignorance of the Bible.

On the side of gain there is much to rejoice over. To begin with, there is a wider and nobler conception of human brotherhood, out of which are to grow federated churches and nations, and, ultimately, the one Church and Kingdom of God. This is accompanied by a stronger and more active desire to bring all life under the influence of religion. Such a desire cannot exist without creating a deeper and more potent sympathy with the many needs of suffering humanity. Hence we see a more lively interest in, and a more marked zeal for, the welfare of others in all sections of the Church of Christ. All this is to be seen because there is a steady development of the public conscience of the Church in relation to the duty we owe to our fellowmen. This may be regarded as another form of that personal consecration which I have said is less manifest.

All these things are a fuller manifestation of the spirit of Christ. They tend, more than did former types of social piety, to commend the religion of Christ to the acceptance of men. They touch the heart more graciously, and tell more powerfully on the life. Summing them all up, there is, I believe, a distinct balance of gain, which is full of hope and encouragement for the future.

3. What is lost through the defective realization of the idea of the Church.

The Rev. G. S. Barrett, of Norwich, spoke upon this subject. His address was a particularly notable one. Mr. Barrett is likely to be appointed as Secretary of the Congregational Union to succeed the late Dr Hannay. Mr. Barrett commended the form proposed by the National Congregational Council in the United States for recovering members. Drs. Goodwin, Stimson and Noble followed Mr. Barrett with conservative utterances.

The Rev. R Vaughan Pryce, of New College, London, and Professor Fisk, of Chicago, explained the respective methods of training for the ministry in use in England and America. England can hardly be said to have any definite method. Theological education is in a transition state. A large number of the English ministry have had no theological training. The various colleges, as Lancashire and Hackney and New, formerly combined art and theological courses. Since the Universities have been opened to Nonconformists an effort has been made to make the colleges distinctively theological, and it may almost be said that English theological education is now in the midst of that process. Mansfield and Lancashire Colleges, as well as others, are distinctively theological, and yet many of the students have not fully completed their academic courses, and are studying theology in one college, and other branches in other institutions. The old method in England was very much the same as that in America, where eminent and honored pastors were centers of little groups of candidates for the ministry.

As a rule, the English ministers have not the theological training of the Scotch or American. After they leave the universities and the colleges, by the necessity of their circumstances they are occupied with sociological more than theological questions. The influence of Mansfield College has been to stimulate all the colleges to devote more attention to distinctively theological work, and it is probable that in the near future England will be as well equipped as America with theological Seminaries. At present, in the number and equipment of such institutions she is far behind us.

Principal Fairbairn, Professor Cave, of Hackney, Professor Scott, of Lancashire, and Professor Pryce, of New College, are the only men whose names I recall, who have any prominence as theological teachers and, of these, only Professors Fairbairn and Cave, are widely known.

The American system of theological education is too well known to require any extended notice of Professor Fisk's most admirable paper.

One of the most popular meetings was for the discussion of the federation of English-speaking peoples for International Arbitration, Universal peace, and Furtherance of National Righteousness. As originally planned the speakers for this meeting were the Rev. F. Herbert Stead, Editor of *The Independent*, of London; the Rev. Charles A. Berry, of Wolverhampton, and the Hon. James W. Patterson, of New Hampshire. This program was sadly interfered with by the absence of Mr. Berry, who is one of the brightest and most brilliant platform speakers in England. His health having given way under the anxiety caused by the many calls which he has recently received, he was necessarily absent, and many lost the opportunity of hearing the man whom of all in England they most desired to hear. The Rev. Newman Hall took his place and was intently listened to.

The following address by the Rev. F. Herbert Stead, Editor of *The Independent* of London, was among the ablest and most notable of the whole Council. Mr. Stead is a brother of W. T. Stead, Editor of the *Review of Reviews*, and a man who is making his mark in the English Churches:

## FEDERATION OF THE ENGLISH-SPEAKING PEOPLES.

BY THE REV. F. HERBERT STEAD.

My theme is a very great one. I confess I am all but overpowered with a sense of its greatness. The occasion on which we are met is scarcely less impressive. In the problem of international concord are bound up the destinies of the planet; and, probably nowhere could it be more fittingly discussed than in an International Council of Congregational Christians. This gathering of God's elect from the four winds of heaven includes living representatives of the prime factors in the problem. Nay, more; an earnest of the solution is presented here in dramatic form. Americans, Canadians, Australasians—South Africans, British Islesmen—we are here all. One is our elected president—chief brother among brethren. One is our fellowship. And amid endless variety of opinion, one is our dominant purpose. Behold the peace of the world realized in miniature! Assembly and Theme together form a conjuncture almost unique. The occasion calls for a prophet or for an apostle. Now, indeed, were the time for a great new Word of God to be spoken which should shape the course of after ages. To face such an opportunity is to feel one's own utter weakness. Pardon me, therefore, if, in the absence of any new revelation, I cling very closely to the revelation we already possess. From the faith which Christ has given us I would only draw those inferences which the simplest facts of history and geography seem to me to render inevitable. May God speak the deeper word in the heart of some member of this Assembly, and constitute him a prophet of peace to the peoples!

In the first place, I take it, we are all agreed as to the purposes of this Council. We have come from various parts of the world that we may gather together in the name of Christ and realize his presence in the midst. We meet here as our fathers met in Scrooby Manor House or in Windsor Castle, in order to ascertain, and to the best of our ability perform, His royal will. He had bidden us "seek first the kingdom of God"; and the aim of our deliberations is in every case to push that prime quest. Our one desire, as it is our one duty, is to realize on earth more widely and fully the kingdom of God. Our Lord has inspired our hearts with the belief that the perfected kingdom of God is the goal of the universe. It is the "far-off divine event to which the whole creation moves." What is true of the whole is true of the part. Our earth—"this island in the ethereal deep"—was built to be the home of the Divine realm, and the creative purpose shall not fail of accomplishment. He who said, "Ask and ye shall receive," said also, "Pray ye, . . . Thy will be done on earth as it is in Heaven." "The kingdom of this world has become the kingdom of our Lord and of his Christ," is the formula which sums up for the Christian the whole course of human history.

But the kingdom of God, as all the prophets attest, and as is abundantly evident in the spirit of Christ, is a realm of permanent peace. Its advent on earth heralds the final abolition of war and the reign of universal peace. Whence follows the inevitable inference that those who obey Christ, and therefore seek first his kingdom, are bound to be promoters of concord, not only among individuals, but among nations. "The children of God" are pledged to be "peacemakers." To be makers of peace devolves, in the first instance, not upon statesmen or sociologists, but upon Christians as Christians. Being representatives of Christian Churches, we are as much within our rights in deliberating how to secure the cessation of war as we should be in deliberating how to save souls. We may differ as to the means to be employed. Some may trust wholly to moral suasion and passive resistance. Probably most of us have too vivid a memory of Naseby and Gettysburg to doubt that the sword, well and wisely wielded, may be God's instrument of peace. But whatever varieties of method we may advocate, we are all agreed upon the end to be sought. Loyalty to our Lord compels us to be agents and agitators for the establishment of permanent peace.

We must next inquire, What are the conditions of settled peace? Merely to clamor for the achievement of ultimate ideals or to denounce wholesale the deplorable realities is not enough. As men who are in earnest we must examine the causes and conditions which attach to the end desired; and if reason and experience prove certain conditions to be essential to the securing of peace, then, as loyal Christians, we are bound to observe or fulfill the conditions. There is one negative condition for which, I think, we may be thankful. The establishment of peace between communities does not demand that these communities be spiritually perfect. Profound and unbroken peace has reigned between cities and countries which are lamentably far from perfect. This is an occasion of hope. War may be banished long before the millennium. It has been banished from the island for a century and a half, and Great Britain has scarcely attained perfection.

Pass now to what I conceive to be the positive and indispensable condition to lasting peace, and that is some form of political unity. Communities which have no political connection may remain for long at peace with one another; but there is no fixity or guaranty of the continuance of peace. The general drift of social development goes to show that political union of some sort is the most effective barrier to war. The union of families in a given locality establishes the peace of the town; and the local magistrates (now called justices of the peace) are invested with power to prevent or punish "breaches of the peace." Permanent peace between larger communities has been secured by a larger political union. To expound this generalization to the utmost, the permanent peace of the world demands, as an effective guaranty, that the world constitute a political unity. This brings us by another route to the political ideal from which we started; the kingdom of God will include mankind as one State or Commonwealth.

As promoters of peace, we are pledged to be promoters of some kind of political unity throughout the world. But of which kind of unity? If we look toward ancient history, or toward certain sides of modern history, we observe that very large political unities have mostly been unities based on force. They have been despotisms upheld by the power of the sword. Rome, Russia, China are colossal instances. These despotic—or, in the strict sense of the term, Imperial—unities do undoubtedly secure peace over large areas. But because fatal to freedom they are eventually fatal to peace. Schism and revolt are happily in the long run inevitable. Mere unity is not sufficient to establish the peace which Christians are to make. Peace to be permanent demands freedom also. Freedom is the other positive condition essential to our quest.

Yet how combine unity and freedom? Ah, there's the rub! Classical antiquity seems to show that unities composed of free men are necessarily small. Cities like Greece and Rome, tho themselves free, can only extend political unity by the enslavement of others. And men have thought that large unity and large freedom could not co-exist. The largeness of the unity, they argue, destroys the freedom, or the largeness of the freedom destroys the unity. Yet, unless a combination of unity and freedom takes place on the largest scale, permanent and universal peace is impossible. Is, then, our problem insoluble?

Thank Heaven, no! We are not shut up to the depressing results of classical State life. We are here to-day to bear witness to the fact that the problem of widespread and assured peace is soluble and has been solved! Nearly one-fourth of the habitable globe is united in one of the freest realms which the world has seen. The very largest political combination on the face of the earth possesses a fullness of political freedom to which no parallel can be found in ancient times. By far the greater part of this immense area is self-governed; the blended blessings of autonomy and union are enjoyed by about one-seventh of the earth's surface. But that is not all. Another vast extent of territory, comprising some of the most desirable regions in the world and forming very nearly one-tenth of the whole habitable area of the globe, is comprised under one autonomous commonwealth. Both these examples of liberty and unity combined on a colossal scale are furnished by the English race. That freedom does not necessitate a narrow union, and that extensive union does not involve enslavement, are truths conclusively established by the United States of America and the autonomous States of the British Empire. It has, in the good providence of God, been the historic mission of the English-speaking peoples to solve the great problem of combining freedom with unity, and of solving it on a scale and to a degree hitherto unprecedented. Into the process by which these magnificent results were realized I do now propose to go. It

enough to say that the three magic passwords, "Democracy, Representation, Federation," have opened to our race the portals of international peace. Or, to put it yet more briefly, the formula of solution, which has worked such wonders in America, in Canada, in Australasia, and which we hope will yet work wonders in the British Isles, may be expressed in the single phrase—"Federated Democracies." As federated democracies the adult nations of mankind can combine in closest unity and fullest freedom.

This is a political discovery of the first magnitude. Viewed in the light of human progress toward the kingdom of God, its significance becomes incalculable. On the way to the Divine Commonwealth of mankind there are two landmarks which tower above all the rest. One bears on it the Roman name; on the next is engraved the English. The consensus of Christian thinkers declares the first to have been planted of God. How much more manifest, then, God's hand in shaping the second—the English system. Believing that this world is made and ruled by God, I am compelled by the plain facts of history to admit that the political ideal which our race has been called to realize is a transcript of the Divine Will—a shadow in earthly forms of the Heavenly Commonwealth. But that this system is *ours* involves us in the gravest responsibilities.

Believing, too, that "the earth is the Lord's, and the fulness thereof, the world and they that dwell therein," how dare we ignore the Divine import of the fact that almost one-third of this earth—God's earth—is in the hands of our race? Think you that so stupendous an event, without parallel in the entire history of man, came to pass without the ordering and arranging of the Most High? Does it indicate no sovereign purpose working toward universal ends? One-third of all the land where man can dwell, and well-nigh all the water-surface of the globe, under the sway of the English race; that race, itself more than 100,000,000 strong, governing besides its own, the affairs of 360,000,000 of other races!

Is there any greater fact in history? Where is God's presence manifest if not here unmistakably? The case permits but two alternatives. Either this planet rolls through space purposeless and God-forsaken, or the immense share in its life which belongs to the English race has been planned and decreed of God. Oliver Cromwell declared that upon the history of no people was the stamp of God more evident than on the history of the English people. If that saying was true in his day, how immeasurably greater is its truth to-day!

Looking only at these two aspects of our manifold inheritance—the possession of a political system which enables Free States to unite without losing their freedom, and the possession of actually one third of a man's terrene dwelling-place—we are driven to acknowledge the Divine mission which has been assigned to the English race. But this acknowledgment involves us in profound obligations. The world-wide progress of our race we recognize as the unfolding of a Divine drama; but the last act is far distant, and we—you and I—play our part in the theophanic scene. In no spirit of pride or or "spread-eagle" elation, but in humility and awe, as men standing in the presence of the Supreme Governor, and solely accountable to him, we ask: What wilt Thou have us—Americans, Australasians, Canadians, South Africans, home-countrymen—to do in this hour of "crisis"?

Is it possible, my friends, to believe that He who intends all his children ultimately to unite in one Divine Commonwealth, and to make his peace universal in the earth, intends his world-girdling English family to break up into separate and disconnected states? Can the King of Nations and the Father of Mankind wish that the political union which prevails as the bond of peace over well-nigh one-fourth of God's earth is to be dissolved, and the old dreary round of severance, schism, strife be repeated among "God's Englishmen"? God forbid! Can he desire that the American and British halves of the one great English race should remain forever apart and aloof from each other? Again I say, God forbid! Our Father has bound us together by the ties of a common blood, a common and glorious past, a common faith, and a common tongue; and in the name of Him whom we own as Sovereign Lord we declare: "Whom God hath joined together let no man put asunder!" let no stretch of ocean wave, or reach of wilderness, or petty thought of merely local interest divide!

My friends, God has intrusted to us the principle whereby free peoples can unite. With what happy results it can be applied he has shown us in the vast American Republic, in the yet vaster Dominion of Canada; he is showing us—even now the Divine deed is unfolding before our eyes—in the formation of the Australasian Commonwealth. But that we have been intrusted with this principle seems to me inevitably to involve that we give it the widest application to our own race. Following the right line of Anglo-Saxon development, or, as I should prefer to say, following the distinct lead of God, we must never rest until we can write our sacred formula of "Federated Democracies" over the entire English world. Think you that the Divine purpose which has guided our race hitherto will be satisfied if we proceed no farther than the establishment of five great clusters of English-speaking States, each isolated and unconnected with the rest? Will the political genius of the English stock stop short when we have set up the United States of America, the Canadian Dominion, the Australasian Commonwealth, the Federation of South African States, the federated democracies of the British Isles? My friends, if history has any theistic significance, it is the will of God that we go farther. As members of the English race, as servants of Christ, as citizens of the kingdom of God, it seems to me that we are called to federate the federations and create one vast English Commonwealth. In these days of steam and electricity, which we gratefully recognize as God-given facilities for human brotherhood, there is practically no more reason why Australasia should not unite with Canada than California with Maine or Orkney with Cornwall. As we hope that New South Wales, Victoria, and the other self-governing States at the antipodes will be linked together in the new commonwealth, why should not the United States, Canada, South Africa, the British Isles, Australia be linked together in one colossal union? With the bluster and brag of feudal imperialism we have nothing in common. We ask no leadership for any section of the English world which is not freely conceded to it by the rest. Our ideals, as befits Congregationalists, are purely democratic. Our concern is with the fraternal union of free peoples. To the achievement of that glorious ideal I trust that we all, meeting here in the name of the Highest, may solemnly devote ourselves.

No doubt there are immense difficulties in the way of such a re-union of the English-speaking States as we propose. A certain class of mind, which imagines that statesmanship consists in the perception, and not in the conquest, of difficulties, delights to dilate on the mountainous obstacles which intervene between us and the promised land of world-wide English unity. But I will venture to say that the difficulties before us are as naught compared with the difficulties which barred the way to the unification of Italy and Germany. Yet the passion for union was stronger than all hindrances; and to-day Italy is one and Germany is one. And what we desire above all else is to cherish and diffuse a passionate enthusiasm for the union of all the English, wheresoever they dwell, before which fiscal and local geographical difficulties shall melt away like snow before fire.

Mere statesmen and diplomatists will never accomplish the herculean task of building up a world-wide English Commonwealth. Mere kings and statesmen and warriors could never have united the German or Italian peoples. The motive force which alone rendered possible the great achievements of a Bismarck and a Cavour was the spirit which had been awakened in the peoples by poets, philosophers and national prophets. Be it our aim and our mission to arouse in the far-scattered peoples of the English stock a fervid ambition to be one! The great work will never be done by reflections of economic advantage or disadvantage, or by sordid conceptions of any sort. If achieved at all, it will be the product of religious enthusiasm. Only fire from Heaven will raise our English-speaking peoples to the temperature of fusion. The Christian conscience of all our States will have to issue its mandate to our statesmen and legislators before they find the difficulties superable. But once it speaks with united voice they must obey. It is not our function here to indicate the several steps along the pathway which we believe the English race is called to traverse. Ours is the far higher duty to rouse the will of all our peoples to declare that this goal must be, and shall be, attained.

I would to God that we could kindle a patriotism larger and loftier than any local patriotism; a passionate loyalty to the great English-speaking people, which shall as far transcend the American's loyalty to the United States as his loyalty to the United States now transcends his loyalty to the single State; which shall strike deeper chords in the hearts of our kinsmen at the Antipodes than even the name of Australasia; which shall surpass the fervor of Canadian loyalty and the tender affection of British Islesmen for their seagirt home; a divine enthusiasm of popular love which shall compel and create a permanent, organized unity. It is to the propagandism of this higher patriotism I would summon you. I would pledge you, in the name of the God of peace, to take your place in this divinely inspired unitary movement.

To none more fitly comes this claim than to us Congregationalists. We are descendants of the men whose Congregational idea democratized New England, and through New England has been ever since democratizing and federating the world. The federation of the English-speaking States would be but the continuation and comparative completion of the political mission assigned in the providence of God to our Independent Churches. Let me beg of you, then, that if you have never before given us your adhesion to the cause of world-wide English unity you will this night decide to do so. Let me implore every Councilman to go back to his home, pledged in the presence of God to be an Apostle of Anglo-Saxon Unity. Let every pastor and deacon, every professor and journalist, every secretary and visitor, depart from these gatherings with vows upon him to kindle wheresoever he goes the sacred fire of federative zeal. Let us complete the work our forefathers began. As they liberated, let us federate every State that speaks the English tongue! So we shall most powerfully promote the coming of the reign of universal peace. The English political ideal is dominant. The rest of mankind humbly imitate our system. The English-speaking world once federated and at peace, the remaining two-thirds of the globe would follow soon. The English league would soon expand into the Teutonic league, for the German and Scandinavian peoples love peace as much as we; the Teutonic would ere long become the league of all democratic States, and then—

"The Parliament of man, the federation of the world."

But the first step to this Divine goal must be the federation of the English-speaking peoples.

Congregationalists from all over the world, I appeal to you to apply to the entire area of English-speaking lands the words which, as used of a narrower area, have already become historic. American, Australasian, Canadian, South African, British Islesmen, I would pledge you, one and all, in the name of our Master Christ, to strive for the permanent and organized accomplishment of the sublime ideal—"One people, one destiny."

The Hon. James W. Patterson, of New Hampshire, made an earnest plea for the disarmament of the nations, and spoke in no measured terms of the evils of standing armies and the great wrong which is done to the masses of the people by the false views of life, which result from the constant sight of military glory, splendid equipage and the class distinctions which follow in their train. He said, if the leaders who mold the civil affairs of Europe would consummate an honest treaty of arbitration, and reduce their great armies to the measure of an efficient police, for the control of their own people, aggressions would cease, and offensive wars become rare and feeble.

Indeed, the whole paper was an impassioned argument for the abolition of war, and the establishment of an international court to which all questions of difference should be submitted, and an equally impassioned plea that the two greatest nations of the English-speaking world should lead in the establishment of a federation by which these ends should be accomplished.

### THE SIXTH DAY.

Saturday, the 18th, was given to sociability. In the morning the members of the Council were entertained at a breakfast given in the Memorial Hall by the Congregational Total Abstinence Association, and in the afternoon were taken by special train to Woodford, to the residence of the Spicer family, for a Garden Party. Garden parties are great institutions in England—probably because the people have so little blue sky and dry ground for most of the year that they make the most of them in the short summer. "A Garden Party" is simply a party in a garden—if the weather permits—with light refreshments of tea, bread and butter, cake and ices. This being an exceptional occasion, and the hosts people of great wealth, the entertainment was more than usually elaborate.

### COUNCIL SUNDAY.

"Council Sunday" was observed in about twenty of the prominent churches of London. It had been intended to have it observed in different parts of England, but that was found to be impracticable, and the arrangement of having it simultaneously observed in different churches in the metropolis was adopted.

The following are a few of the services:

Those at the Weigh House Chapel, where the Council held the most of its sessions, were of peculiar interest, from the fact that it was the Council Church, and also that the building was that day dedicated to the worship of Almighty God. It is needless to say that both morning and evening it was filled with immense throngs of those interested both in the Church and the Council. By special invitation of the Church and appointment of the Council Committee the preacher in the morning was the Rev. Amory H. Bradford, D.D., of Montclair, New Jersey, and in the evening the Rev. Dr. Mackennal, Secretary of the Council.

Dr. Allon's pulpit was occupied in the morning by Dr. Goodwin; Park Chapel, Crouch End, by Dr. Washington Gladden; Guinness Rogers's Church at Clapham, by Dr. Gunsaulus; Stamford Hill Church, by Dr. J. M. Whiton; the City Temple, by the Rev. B. M. Fullerton; Newman Hall's Church, by Dr. Calkins; Lewisham, by Dr. McLean.

Council services were also held in the churches at Kensington, Clapton Park, Lewisham High Road, Hampstead, Upper Clapton, Wandsworth, and Abney Chapel Stoke Newington.

It was felt by many that a mistake had been made in not providing a place in the program for the consideration of Church music, as there is great interest in that subject among the English churches. That difficulty was met by providing for the consideration of the subject at various services on the evening of "Council Sunday."

In the Union Chapel, Islington, Dr. Allon, in his own church, where the music is the finest among English Congregational churches, spoke on the subject and illustrated his theories with his magnificent choir. At the City Temple Dr. Parker spoke on the same subject, and the music was under the direction of Mr. E. Minshall, editor of a leading musical publication. At Park Chapel, Crouch End, the same theme was discussed by the Rev. Alfred Rowland, and the music was under the direction of Mr. Booth, musical editor of the Congregational Hymnal. It would be a great blessing to many churches on both sides of the water if the sermons of that evening, and so far as possible the services, could be printed in a form adapted to popular distribution. The English Churches can teach our American Churches many lessons in the conduct of the musical service, and the English hymn books are much superior to the American. In the service there is more variety, the singing not only of hymns but also of anthems, the whole congregation joining in both. In a large acquaintance among English Churches I have never found a quartet choir; never a church in which congregational singing was not almost universal, and few, if any, churches where the selections of hymns and antoems were not more varied than with us

### THE SEVENTH DAY.

Monday, the 20th, was devoted to "Congregationalism and the Church Catholic." In the morning the special theme was, How far does the desire to discover some means of outwardly expressing this Unity Prevail? How far is it possible to Gratify the Desire, especially in Co-operative Work?

The speakers on this subject were Dr. Allon, of London; Dr. W. M. Taylor, of New York; the Rev. James Stark, of Aberdeen; and the Rev. S. B. Handley, of Stafford.

The Lord's Day, its relation to the Churches, the Nation and the World, was the subject of a paper by Dr. Arthur Little, of Boston, and Sacerdotalism and Modern Unbelief was discussed in a strong, terse and eloquent paper by Dr. James Brand, of Oberlin.

Dr. Brand emphasized the following propositions:

## SACERDOTALISM AND MODERN UNBELIEF.

BY JAMES BRAND, D.D., OBERLIN, O.

### I. THE PRESENT SITUATION.

Ours is an age of mental unrest. Traditional beliefs are largely disturbed. There are those who feel that religious thought is drifting, as De Quincey would say, down toward the Botany Bay of the Universe. The alarm, however, is groundless. As the human race cannot change its nature or stop thinking, neither can it drift into permanent infidelity if it would. There is a stubborn sentiment abroad in this world, that what fits man's moral nature and saves him from his sins, is not going to be overthrown either by infidel crowing or Christian weeping. Vast progress is being made in the establishment of Scriptural faith. Christianity is conquering the intellect of man in spite of himself. True science is now theistic. Rationalism is itself one result of the leaven of the Gospel. Agnosticism, the latest phase of unbelief, is a concession.

The drift of this age is away from ecclesiasticism, away from priestcraft, away from all official human mediators, away from sacerdotalism; toward individualism, reason, the rights of the laity, the equality of priest and people, Christian socialism, independent manhood.

Infidel attacks are, to-day, largely against the administration of religion rather than the principles of the Gospel. Of course the old positions of unbelief are not abandoned. There are still individuals doing desperate battle for all exploded theories. For unbelief is buttressed by natural depravity far more than by natural science. But the faith of the really evangelistic Church is stronger and steadier than twenty-five years ago. To men in earnest to save men Christianity grows more and more invincible. The most striking feature of the Gospel is the imperturbable repose which sits upon its pages. The words of Jesus rise amid the froth of human thinking like an island of marble above the foam of the sea.

The chief point of the attack of rationalistic unbelief is still the supernatural. This is the common factor in all its forms.

New names and methods, new combinations of forces are led to the field; but the same purpose animates them all—to crush the supernatural and find some principle which will meet the needs of man and the conditions of the universe without it.

II. SACERDOTALISM.

Now, in view of this intellectual and moral drift it is certain that sacerdotalism, to say the least, can have little or no value in the conflict with rationalistic unbelief. The day of forms and mere sacraments as an apologetic force, is gone by. Even in the mildest form of sacerdotalism, and quite apart from the Jesuitical system, it would seem that for good men to haggle over questions of candles, and vestments, and genuflexions, and east or west facings at the altar, and even the mild bigotry of insisting upon an apostolic touch on the heads of preachers when there are no apostles, and when the world is dying for the bread of life, is too small business long to command the respect of earnest men.

As to Roman Sacerdotalism, it is difficult to conceive how it can have any other influence than to stimulate unbelief. Any system which ignores the difference between the thirteenth and the nineteenth centuries, which builds the authority of Christianity upon a demonstrably imperfect Church rather than upon the Gospel of Jesus, any system which reduces nations to political servitude, which instinctively allies itself with despotism, which tries to save religion by perpetuating the conditions of the dark ages, any system which makes it a prime article of its Creed to persecute dissenters, which claims the right to coerce the consciences of men, which denies that a laymen can be as good a Christian as a priest, which sets *itself* up as the final rule of faith and practice, which puts a bachelor priest between each soul and its Savior, and which deliberately palms off upon mankind in this age, the stupendous impertinence of Infallibility—can only excite the contempt of unbelievers. The attempt to resist modern unbelief by mere sacerdotal authority is like trying to oppose a regiment of Zouaves, armed with the needle gun, by a squad of old men equipped only with flails. But the relation of sacerdotalism to unbelief is not simply negative. Its condemnation lies in the fact that it is a direct provocative of unbelief. Its claims are "too stupendous, too coercive, and therefore too absurd to hold the minds of thinking men." It courts intellectual revolt in Senate and workshop alike.

Now in dealing with such a system, which is really not unbelief but overbelief, the best method is not direct assault upon the false but exaltation of the true. Let us believe in Luther's method of pressing upon the common people the simple word of God and the Apostolic conception of the Church. Let this simple Gospel faith produce pure character and evangelistic churches and the contrast will work the desired end.

III. THE TRUE CHRISTIAN METHOD.

In dealing with modern unbelief in the interest of biblical faith, there are two lines of thought to be considered, the theoretical and the practical; the philosophy and the life. With regard to the former, while not disparaging other lines of argument, I believe that the most effective appeal must always be chiefly to the *moral and spiritual nature of man*. There is our strong tower.

Suppose the Bible could be proved unworthy of trust. What would necessarily remain? (1) The intuitive conviction of causation and the desired conviction of an eternal self-existent *first cause;* (2) the intimation, nay the conviction of immortality; (3) the moral law in the soul; (4) the tremendous fact of sin and moral misery; (5) the nature and consequences of sin, which rationalism cannot remove. We believe in and know these things not because we have a Bible, but because we are men. What then have we? With the Gospel gone, we have all the dark facts of our existence abiding and the only bright one blotted out. Africa and India and China, Europe and America, with their teeming millions, sinking under their infinite moral disorders, crying with a long inarticulate cry through the ages and spaces for a remedy, and no answer but a cry in all the universe of God. All this may be drawn from the facts of man's moral and spiritual nature. Two corollaries follow. *First*—the efficient first cause of the human soul is a *person*. For the human soul is a thought as well as a thing. Its cause must be a thinker as well as a maker. Moreover, the soul is adapted to moral law; blessed when virtuous, wretched when guilty. Therefore the Maker of it is a Being of benevolence, with infinite preferences for virtue expressed in the very make of his creatures. Thus, deduced from the nature of man, we have an eternal First Cause, which science and reason alike demand; and also the evidence that that First Cause is a personal holy God. We have also, from the fact and nature of sin working downward by its own law, the great fact of man's NEED of a supernatural interposition of God.

Another conclusion derived from these two facts, the existence of a benevolent God and man's moral need of help is the *reasonableness*, the *credibility* of a supernatural revelation. The presumption against it, which rationalists draw from the uniformity of Nature, is more than offset by an opposite presumption in favor of it—the moment we put these two facts together—that God is almighty and benevolent, and man, his child, capable of virtue, but fallen, *needs* divine help. This reasonableness is pushed to certainty when we find the Gospel exactly adapted to our nature and needs, and that it does actually redeem us when put to the scientifically demonstrative test of experience.

There is, however, another branch of this argument from the nature of man, which needs to be considered. Rationalism, according to Lecky, claims to exalt conscience, and holds that the elements of recuperation for man are in man himself; and that Christianity is only one stage in the progress of the race, and will soon be outgrown and give place to a higher and more "unclouded light."

To the first statement I would reply that all the essential elements of recuperation do not appear in man himself. The nature of sin, when left to itself, is to grow worse and worse. If it be said a man can repent, I reply, True, he *can*, but repentance alone does not reverse the moral law. The idea of a mere repentance availing for a sinner is a *biblical* idea, not an idea of natural theology. It is only with a background of atonement, and a Gospel of free grace that repentance can avail. But there is no atonement, for, by the supposition, the Gospel is cast away.

With regard to Christianity being "outgrown," there is one thing to be noticed in all the rational progress of the ages. It is that the *moral sentiment* in man is never outgrown. There is no tendency in that direction. Now upon this permanent and indestructible element in man the perpetuity of Christ's influence is based. All the statements he uttered, when rightly understood *coincide with and are imbedded* in the immortal part of man. The great central facts uttered by our Lord, lie so close to our moral consciousness that every thoughtful man knows them to be true. The progress of rational thought establishes them more and more firmly on the rock. Christ cannot be outgrown except by some unknown downward growth which extirpates the moral nature of the soul. Human progress, nay, rationalism itself, does not outgrow but grows out of these spiritual ideas. Besides, Christ teaches, not a relative but an absolute virtue. He puts his standard of spiritual excellence up to the throne of God. His doctrines inculcate not only the highest virtue attained or attainable, but the highest conceivable. How can it be outgrown?

IV. THE APOLOGETICS OF PRACTICAL LIFE.

It is never enough to refute the theoretical objections of unbelievers. The supreme want in all times is to make a better use of the demonstrative evidence in favor of scriptural faith which is found only in the Christian life. The weakness of our cause lies not in the lack of rational argument but in the defects of spiritual living. "Ah, I have found you out," said a Brahmin to a Christian. "You are not as good as your Book. If you were as good as your Book, you would conquer India for Christ in five years." The great thing is to become as good as our Book, and thus to prove the genuineness of Christian life.

1. As preliminary to this, and as promotive of a more spiritual temper of mind toward supernatural religion, there is one thing which seems to me important; that is, that a larger place be given in all our systems of education to mental and moral science. The drift, of late years, is everywhere away from metaphysics to physics. This is not favorable to Christian faith. Not that physical science is necessarily hostile to faith, but an *undue proportion* of physical study gives an undue proportion of materialistic impressions. It makes one-sided men. The study of matter has no such spiritualizing influence upon the mind as has the study of our own mental and moral nature and destiny. The best results of Christianity demand a symmetrical development of the mind. Faith, therefore, cannot flourish if the problems of matter and extension are given a monopoly of men's thoughts. My plea is that we must begin back in our systems of education, and that a larger place be secured for the study of the moral and spiritual nature both of God and man.

2. We must lay a deeper emphasis upon the development of the *reasonableness* of the Christian system as a system. The unbelief of thousands is due to ignorance of what the Christian system is. In the words of Lionel Beale: "There is a decay of thought which loves to simply accept the dicta of a coterie." Professor Stearns is right in urging more attention to the rationality of our system of doctrines. Our International Sunday-school lesson system is sadly defective in this respect. It needs to be supplemented by a catechism which shall contain a concise and rational presentation of the Christian doctrines in their relation to each other.

3. The interests of biblical faith require the bringing to the front of certain *comparatively neglected truths*. One of these truths which needs special emphasis to day is the *sociology* of the Gospel. Theology is well developed. Christian sociology, for which the masses of men are crying, has been comparatively neglected. The golden rule has been but very partially applied in church life. Hence, false views of social rights, the wicked spirit of caste, the unchristian use of money, the neglect or oppression of the poor. The struggle of the Church to identify itself with the wealthy and well-dressed, the guilt of selfish mercantilism—all these have been winked at or openly practiced in our current Christianity. This has put a club in the hands of unbelievers not only against the Church but against the Gospel itself. The administration of Christianity is not keeping pace with the Christ-awakened ideas of men and women outside of the Church. The separation of the Church from the regions of the poor to the centers of wealth is all in the interest of the rich minority. The fact that the majority of city churches are so widely separated from the wage-workers of humanity, has an ugly look. It does not appeal like the apostolic Church. It does not bring to mind the Christ; it does not suggest the golden rule. That rule must be applied not only to the masses of men at our door but to the nations of the earth. We must recognize the brotherhood of man, the world over. Modern unbelief is not blind. It well understands the beauty of consistency. Biblical faith will not spread extensively while church members through our professedly Christian governments are giving the lie to what Christ came to affirm. Professing Christians must stop believing in a Gospel for the poor, and yet building their churches away out of their reach; advocating the brotherhood of man in theory, denying it in practice; denouncing the liquor traffic in the abstract, defending it in the concrete; crying down scoundrels in the churches and voting them up at the polls; sending New England rum to Africa and opium to China. Even prejudice, pure and simple, cannot resist genuine Christian life.

This leads to another neglected truth; I mean the place and the work of the Holy Spirit in our Christian system. In the secularizing and rationalizing tendency of our times the Church has allowed this cardinal doctrine to be pushed into the shade. Even practical Methodism is yielding to this general drift and is sorely tempted to worship its statistics and to bow down to its own "net and drag." In England, if we may judge by the late noble utterances of the Bishop of Liverpool, the case is quite as bad. He says that "Myriads of church members throughout the land know nothing of the work of the Holy Spirit in their hearts." It is plain that the truth needs to be emphasized that Christianity is not simply truth, however reasonable. It is not simply men organized under certain rationally defensible doctrines and aiming to evangelize the world. It is all of these *plus* the presence and power of the Holy Ghost. Drop out that idea and we concede nearly all that rationalistic infidelity claims.

Still another comparatively neglected truth in vast portions of Christendom is our Savior's conception of the necessity of the new birth as distinguished from what may be called the magical theory of the sacrament of baptism. Says Bishop Ryle, "Such is the intensity of man's natural tendency to formalism in religion that myriads have always clung to the idea that these two sacraments (Baptism and the Lord's Supper) necessarily confer grace independently of faith in those that receive them." This magical theory of baptism, a sort of holy witchcraft, the hearty acceptance of which, the Council of Trent made a condition of salvation, is accepted not only in the Roman, but in large sections of the Protestant world. Biblical faith cannot prevail till this pestilent feeder of superstition is put away.

In view of these considerations it seems clear that the fidelity and consecration of the layman in the pew and the preacher in the pulpit are more important in the promotion of biblical faith than the Christian scientist or philosopher, or even the writer of Christian evidences. We seem to be back not as has been said in the days of the Reformation, but in the days of Paul. Gospel faith, now as of old is between two foes—Pharisaic formalism and Greek scorn, sacerdotal assumption and rationalistic contempt. The addition to apologetics most needed just now is a new, living volume of the Acts of the Apostles in our modern church life.

Dr. Braud's paper was followed by an address by Dr, Fairbairn, of Oxford, on "Congregationalism and the Church Catholic." More than any man in the Council Dr. Fairbairn packs his sentences with thought—each utterance is beaten gold. He is not an orator, but he is a man of the power which comes from profound and condensed thought, and moreover he is perfectly clear. I know no writer on philosophy and theology in our time who has the faculty of being at once so strong and so perspicuous. His address was one of the most remarkable of the whole Council.

THE EIGHTH AND LAST DAY.

The last day of the Council was devoted to Congregationalism and the World. The Claims of Congregational Communities throughout the World on the Sympathy and Aid of the Congregational Churches in England and America, were presented by S. N. Jackson, M.D., of Ontario; the Rev. Josiah Mullins, of Sydney, N. S. W.: the Rev, W. Mann, Natal, and the Rev. Henry A. Stimson, of St. Louis.

Dr. Stimson made an eloquent appeal in behalf of Churches on the frontier and in Mission lands. He said:

I am prepared to base the claims of these distant brethren on the firm ground of valid indebtedness. They have made and are making substantial contributions to the common heritage.

1. They are doing much to sustain the idea of true consecration and self-sacrifice at home and abroad, as witnessed by those who are at work in City Missions, Home Missions, and Foreign Missions.
2. No less notable is the contribution which these Churches are making to Christian doctrine. They have not written many books, but the words of the Empress Catherine to the French savant are true: "My dear philosopher, it is not so easy writing on human flesh as it is on paper."
3. But still more important than any contribution which these brethren may make to Christian doctrine is their contribution to the practical Christian life.

I trust that I have persuaded you that the stream of life which has gone forth from the old hearth has not only retained its pristine vigor and been true to its heritage, but has, while widely spreading the family name, made many and valuable contributions to the Christian inheritance.

There came a day when the scholars of Italy, to whom long before had come from barbarous England the adventurous young students Fleming and Free, Gunthorpe and Tiptoft, Grocyn and Colet, were proud to welcome as peers the scholars of the Oxford and the Cambridge which had produced Sir Thomas More and John Milton. As in an earlier day when Zeuxis came from Heraclea on the Euxine, and Parrhasius from Ephesus, and Appelles from Coos, and the sculptor of the Laocoon, not from Athens but from Rhodes, Greece was proud to recognize her kin beyond the sea, so in the days to come it may be that England will be glad that she has kindred beyond the sea, members of a Greater Britain than your statesmen discern, lovers of your faith, spiritual children of your loins, whose work the world will not willingly let die. The men of the ends of the earth, reaching out their hands to you to-day, humbly but proudly exclaim, we also are brethren.

The Foreign Missionary question was presented by the Rev. R. Wardlaw Thompson, of the London Missionary Society, and our own honored and revered Dr. N. G. Clark, of The American Board. Dr. Clark never speaks without giving the impression that he has the head of a statesman and the heart of a Christian. He has been in England before and came before an audience ready to give to him a most cordial greeting. Years do not seem to abate the fervor of his spirit nor to dim the brightness of his power. However much our American Churches may have suffered because of the absence of some of their representative men from this Council, every one felt that the man had come to speak in the interests of the missionary cause. With the figure and bearing of a prophet, with a voice rich with music and tender with pathos, Dr. Clark spoke of the cause so near to his heart. May he long live to adorn the position which he so worthily fills, and may the American Churches always be as fortunate in the representatives in future Councils as they were in having Dr. Clark to speak for them on this occasion. He spoke as follows:

## AMERICAN CONGREGATIONALISM AS RELATED TO THE GREAT COMMISSION.

BY N. G. CLARK, D.D.

In the closing sessions of this Council it is fitting that our thoughts should turn to the one supreme purpose of all Christian endeavor, the fulfillment of the Great Commission of our Lord. In all our plans we would ever keep in view the proclamation of the Gospel and the establishment of Christian institutions—the Church, the Christian School, and the Christian Home, to be the common heritage of all the children of men.

We have recognized the divine life in man as a central power to be developed in all the thousandfold activities of our modern life. We have recognized in Congregationalism a system of thought broad enough to include the entire revelation of God to man, whether in the Scriptures, in the realm of history, in the works of Nature, in the researches of science, or in the experience of believing souls; and a church polity fitted to develop individual character and the sense of the obligation of personal service on the part of every believer, of whatever age, land or clime.

We have seen how such a system of thought and such a polity have wrought in the making of the countries from which we have come, how Congregationalism meets questions of Church and State and the various social problems of our time. In the adaptation of Congregationalism to these manifold relations of human life and society, we catch foreglcams of the Church Catholic that shall one day unite all true believers in the promotion of the Kingdom of God upon the earth. As yet, we move by divisions in the sacramental host, learning by our experience, especially in foreign missionary work during the past century, that man is one the world over, and that the divine life

is one under all forms, even as the Gospel of Christ is the one power of God unto salvation to every one that believeth. In this last and grandest service for God and mankind, Congregationalism has not been neglectful of its opportunities.

Subsequent to the Reformation the first great missionary enterprise of Protestantism was the establishing of Christian colonies in New England. Next to securing a home for the full exercise of civil and religious freedom was the desire to extend the Redeemer's kingdom. It was recognized in the Royal Charter of the Plymouth Colonists, and laws were early enacted for the preaching of the Gospel among the Indians around them. "Oh, that you had converted some before you had killed any," wrote John Robinson from Leyden. In 1620, two years before the institution of the Propaganda at Rome, the Pilgrims began the work of foreign missions on the then heathen shores of New England.

The Charter of the Massachusetts Colony established ten years later declares that "to win and incite the natives of the country to the knowledge and obedience of the only true God and Savior of mankind and the Christian faith . . . is the principal end of the plantation." The seal of the Colony had for its device the figure of an Indian, and for a legend, the Macedonian call, "Come over . . . and help us." These colonies were mission colonies. They were self supporting missions made up of men who went on their own responsibility and at their own charges, determined by the help of God to lay the foundations of Christian institutions that were one day to span the continent. The same superintending providence that set apart for the first foreign missionary service, Paul and Barnabas, the two ablest and best cultured men of their time, selected the fitting instruments for these mission colonies. "They were in great part," says one of the latest English historians,* "men of the professional and middle classes, some of them men of large landed estate, some devoted clergymen, like Cotton and Hooker, and some shrewd London lawyers, or young scholars from Oxford. The bulk were God-fearing farmers from Lincolnshire and the eastern counties." It was only high motives that led these colonists to leave their English homes. "I shall call that my country where I may most glorify God and enjoy the presence of my dearest friends," wrote John Winthrop. "Farewell, dear England!" was the cry that burst from the lips of the first party of emigrants as the shores of their native land faded from their sight. These colonists shared to the full in the new life forces at work in the mother country and in the Netherlands. They bore with them advanced ideas of Christian life and freedom, the purchase of many a hard conflict in Church and State. Sixty graduates from Oxford and Cambridge cast in their lot with the Massachusetts Colony between the years 1630 and 1639. Between 1629 and 1640, when the emigration practically ceased, in an aggregate of 21,000 colonists were to be found 80 educated ministers, one at least to every 300 souls in the colony. There were gathered into this colony a larger body of highly educated men in proportion to the population than was to be found elsewhere on the globe. The essential elements of Christian civilization were included in the great mission enterprise. Here was the best thought of the world on themes of supreme interest to the welfare of mankind, and here were men to set it forth and embody it in Christian institutions. Here was the hiding of that power which has made New England what it is, and dotted the American continent with Christian colleges from ocean to ocean.

The descendants of these mission colonists are to be found largely in New England and in the Northern States of the Union, and are believed by historians to constitute from one-fourth to one-third of the entire population of the United States. Recognizing the valuable contributions received from the Presbyterians of Scotland, the Reformed churches of Holland, and the Huguenots from France, it still remains true that the dominant influence which has molded the life and character of the nation is to be ascribed to the Pilgrim and Puritan colonists of New England. No foreigner, if we except Mr. Bryce, has had a wiser apprehension of American character than the French author, De Tocqueville, from whom I quote the following:

"The principles of New England spread at first to the neighboring States, then they passed successively to the more distant ones and at length they imbued the whole confederation."

With generous self forgetfulness the Puritans have poured their life blood into all the channels of influence open to them, careful only that the cause of Christ should be promoted, and they have cherished so little of a denominational spirit as to hold a position through their representative denomination far below their relative place of influence on the religious thought and life of the country.

In the nature of the case, with a continent to possess and Christian institutions to establish and maintain for the spiritual nurture of an ever-growing population, home mission work occupied the thought and efforts of the Church for the better part of two centuries, and distinct missionary organizations whether for home or foreign work, belong almost wholly to the present century, and within a short period have assumed a distinct denominational character. Six national Congregational societies now compete with similar organizations connected with other denominations, and to some extent with each other, for the privilege of planting and developing institutions for the thorough evangelization and spiritual culture of the ever increasing population of the United States. The problem has been made the more difficult and more decidedly missionary in consequence of the vast emigration from the Old World to be evangelized, assimilated and made homogeneous.

In view of the vast work to be accomplished in the establishment of Christian institutions over the wide area of the United States, the principle has been largely accepted, tho somewhat overworked, that "to save our country is to save the world."

Yet the native heathen population has not been neglected. Thirty villages of praying Indians adopting in some measure the arts and usages of cultured life; thirty churches, some of them in the care of native Indian pastors and nearly 3,000 church members attested the Divine blessing on the labors of Eliot, Mayhew and others during the first century after the arrival of the colonists. The early promise of this work was not realized, but during the next century in spite of many unfavorable influences, interest was kept up in the scattered remnants of Indian tribes by individuals here and there, as John Sergeant, David Brainerd, and Jonathan Edwards, the latter finding recreation from his missionary toils in writing his treatises on "Original Sin" and the "Freedom of the Will."

The story of Brainerd's life and labors was cherished in many a New England home, crossed the Atlantic, stirred the heart of William Carey, and had a large place in the widespread interest in foreign missions awakened in Great Britain and at a later day in the United States.

Near the opening of the present century the Spirit of God was moving on the hearts of Christians at different points both in Great Britain and in the United States, prompting to new enterprises to make the Gospel known to the heathen in foreign lands. A mother in Connecticut talked of Eliot and Brainerd till the heart of her son was stirred within him; and five years later, when a student in Williams College, he persuaded two of his fellow-students to spend a day with him beside a haystack in an unfrequented meadow in fasting and prayer and planning for the conversion of the heathen world. As the result of the movement thus inaugurated, the American Board was organized a few years later, on the 27th of June, 1810, by the Massachusetts General Association of Congregational Ministers, a body of men in apostolic succession to the leaders of the Massachusetts colonists of 1629. Yet no denominational sentiment seems to have entered the minds of the founders of the Board, but only loyalty to the kingdom of God. Its name—like that of the London Missionary Society, founded fifteen years before—gave no hint of any other interest. It was the American Board, to carry to other nations and to other lands the Gospel of Christ, and to plant institutions such as have been for the spiritual welfare of the millions of the United States.

In this spirit, loyal to the high purpose of our fathers, the Congregationalists of to-day are carrying on the work of missions. We send out the most thoroughly cultivated men and women we can secure, and we transmit to other races the best thought and the motive forces of our Christian life and civilization. We seek the promotion of the kingdom of God in all the varied relations and possibilities of life. As remarked by Dr. Oswald Dykes at the late London Conference on Missions: "We would disabuse ourselves of all narrow and sectional views of the work. We would regard ourselves as the custodians and propagandists of a religion which appeals to man's nature through all its avenues, and which aims at satisfying all its cravings and needs." This principle furnishes at once the inspiring motive and determines the methods of our missionary efforts at home and abroad.

In this large sense, Christians of other denominations from the first have been enrolled among our missionaries and have contributed to our treasury. Quite recently, members of six different denominations were found working together in our one mission of Japan, hardly aware of each other's church relations, knowing only the common fellowship with Christ. For a time the Presbyterians were connected with the Congregationalists in the organization of the Board and shared generously in its work. A portion known as the Old School withdrew in 1838; of the Reformed in 1857, and the New School Presbyterians, whose sympathies because of their origin were more largely with the Congregational constituents, in 1870. The withdrawal of those who had been valuable co-workers was followed by a larger interest in the cause of missions not only in the denominational bodies that withdrew but among the Congregationalists themselves. The missions that were given up were more than replaced by missions in new fields, and the income of the Board was steadily maintained and enlarged.

Faithful to the early purpose of the missionary colonies of the first two fields selected for missionary effort by the American Board, one was a tribe of North American Indians and the other a field in East India, and during the first thirty years of the Board more than one-half of its missionaries were sent to the different Indian tribes within the borders of the United States. As late as 1830, of the 235 missionaries on its roll, 147 were engaged among our aborigines, including thirty-four unmarried women. The number of tribes thus reached in all was fifteen; the number of churches gathered forty-eight, and the number of communicants, 3,940.

As in part the fruit of mission efforts in those days, aided since by other denominational societies, an organized State with its civil government and educational and religious institutions is now knocking at the doors of our national Congress for admission as a State on equal terms with other commonwealths of the great Republic. As other fields of labor have been opened to the Board, it has given up its work among the heathen tribes that once were scattered over the continent, to other societies.

Having thus noticed the work of the mission colonists in the land of their adoption, we may turn our attention to the work accomplished in other lands.

During the eighty-one years that have elapsed since its organization, the American Board has sent out 651 ordained missionaries; 48 physicians unordained, and 151 other missionary assistants—a total number of 850 men. During the same period it has sent out 1,333 women, of whom 391 were unmarried, a total of men and women of 2,083. The force now in the field numbers 200 men and 333 women distributed over 22 mission fields—4 in the Turkish Empire, 3 in British India, 4 in China, 2 in Japan, 3 in Africa, and 4 in Papal lands. The receipts into the mission treasury from donations and legacies aggregate about $25,000,000, while the regular receipts and expenditures of the last five years have averaged not far from $700,000 a year, exclusive of native funds received and expended in the field—475 churches have been organized, into which have been received on confession of faith not far from 110,000 souls.

The missionaries of the American Board have reduced twenty-eight different languages to writing among the ruder races, the Nature peoples of the world. In these languages, and still more in the languages of the civilized races among whom missions have been established—as in India, China and Japan—a missionary literature has been created, including grammars and dictionaries, translations of the Scriptures, educational and religious works, amounting to more than two billions of pages. In these literary labors the Board gladly recognizes the generous aid of the British and American Bible and Tract Societies.

In the spirit of the missionary fathers of New England, who, within sixteen years after landing on its shores, established a college consecrated to Christ and his Church, as the necessary means of raising up a native ministry and giving permanence to Christian institutions, higher Christian education has constituted an important agency in the work of the American Board, especially during the last twenty-five years. During this period the number of higher institutions for Christian education has increased from 18, with 431 pupils, to 122, with 7,780 pupils. Who can estimate the influence of these young men and young women, now brought under the daily influence of cultured Christian teachers, on the thought and life of the next generation of their countrymen?

Partly in consequence of this advance in higher Christian education, the contributions of the native Christians have increased in twenty-five years from less than $10,000 a year to over $1 0,000, and till more than one-half of the churches in the mission field are self-supporting. And as the result of enlarged effort in these different lines, there has been a sixfold increase during the same period in the number of the communicants in the churches.

Special prominence has also been given during the last twenty-five years to the development of woman's work, and of a personal responsibility in the native Christians as fellow-laborers with us. The number of unmarried women in mission service has increased from 20 to 154, of whom 7 are physicians, with corresponding increase in all forms of effort to secure the establishment of Christian homes.

The advance in these several lines has been singularly contemporaneous and co-extensive, the various agencies helpful one of another and all in some sense in accord with Congregational principles, whether of doctrine or of polity.

The controlling thought is the development of individual character, the Christian home and the Christian Church, composed of self-reliant, consecrated believers in Christ Jesus as Redeemer and Lord. The union of missionaries of different denominations in the common service has necessitated the dropping off of peculiarities of polity and creed and the acceptance of the great facts and truths of Christianity as set forth in our original charter, the great commission of our risen Lord, and the commentary on it given in the New Testament. For Congregationalism as a name we care but little, but a good deal for that which it symbolizes in life and character.

As a polity it may seem less adapted to Christians gathered from Nature peoples than Episcopacy or Presbyterianism; but moral influence is better than authority, and intelligent freedom than subjection even to the best of systems or the wisest of men. Order is good, but a free Christian life is better. If Congregationalism is only adapted to a high degree of Christian intelligence it becomes us to spare no pains to secure the conditions of its fullest development. If Congregationalism is at a disadvantage with other systems at the outset in dealing with the ruder races, we may wait patiently for better results in the end. On the other hand its larger freedom makes it especially acceptable to a cultured people like the Japanese, and everywhere it would lead the Christian life to put on forms of expression suited to the characteristics of each people, not to make English or American Christians out of other peoples, but to bring all nations to the knowledge of Christ that whatever is in humanity may be consecrated to him and be glorified in him.

And so the American Board joins hands and heart with the London Missionary Society in doing its part in the world's evangelization. One in original purpose, one, too, in the variety and extent of our work as well as in the methods and results of labor, so much so that whole pages in our general surveys and reports could be transferred from the records of one society to the other with the change of a few names, and be equally applicable; so catholic in our aims as to receive under our banners Christians of every name and denomination who truly love our Lord Jesus Christ, accept the Scriptures which reveal him unto us, and are consecrated to his service; we join hands in the great mission fields of the world, in India, China, Africa, and the Islands of the Sea.

Recognizing the vast preparation made, the vantage ground gained by the vigorous procession of our work among all the leading nations of the world, we join hands with all of every name and denomination who truly love our common Lord and are seeking to advance his Kingdom, in one grand, united effort to secure the fulfillment of our Lord's great commission during the next half century.

* Green's "Shorter History of England."

The closing meeting was held in the City Temple. After an address by Dr. Griffis on Christian Life in Japan and other short addresses, the farewell address was delivered by Dr. Joseph Parker. It was characteristic of that eccentric yet phenomenal orator. He is picturesque, vivid, intense. Occasions of this kind bring out his wonderful power. I never heard in an English pulpit or on an English platform such eloquence as I heard from him when he gave the address from the chair of the Union in 1884. His subject then was "The Larger Ministry." That oration realised the definition of eloquence, for it was indeed "logic on fire." His farewell address was equally great. It was humorous and pathetic, full of striking antitheses, freighted with the choicest sentiments of fraternal fellowship, and illuminated and glorified by the presence of the loftiest Christian truth. No better choice could have been made in the selection of one to speak the closing words, and no one who was present will ever forget that marvellous scene. The great Temple, which seats three thousand people was literally packed. It is a striking building—a church with a history running back to the early Puritan times. It has held many remarkable assemblages—the Autumnal meetings of the Union of England and Wales are usually held within its walls—but it is safe to say that in all its history it never before held such an audience, and that its brilliant minister was never more eloquent. The following is Dr. Parker's address:

## VALEDICTORY ADDRESS.

BY JOSEPH PARKER, D.D.

It falls to my lot to say the last word in view of our going away, one from another. The last word should be sung rather than said, for speech may be rough or the tone of it may fail to tell all its finer meaning. That meaning is love, and trust, and hope, and thanks made all but dumb for very joy of heart. A new fact has been set up in our lives, for now we have seen each other! We have made common prayer! To those who have not felt the thrill of this larger life, how poor this seems, but to us who have felt it how much it signifies. The solitary has been set in families. Islands have widened into continents. Henceforth, there is no more sea! We met in some haze of wonder: before we stood face to face we walked as in a dream; the vision was not fixed in outline or in color; here was a bank of gray, cold cloud, and yonder a movement as if occasioned by some unheard gust of wind; now we know the happy facts; there remains the wonder that sings in tender and grateful praise, and we see only the vision of light and peace and a dawn that means a nearing and a brightening Heaven. Such life as this makes immortality possible—makes Heaven certain! This life streams from God and to God returns.

And is all now over? Nay. It but begins. We can never part. We go away to America, Canada, Australia, Africa, and to many a city far off and near at hand, but we do not go from one another. Each heart says to the other: "Entreat me not to leave thee, or to return from following after thee; thy people shall be my people, and thy God my God." This union is spiritual, therefore enduring; it is centered in God, therefore eternal. This is no momentary attachment, no fickle charm, no receding or dissolving possibility that has emptied out all its thought and meaning; this is such brotherhood as they know who stand before the face of God. We are more than rewarded for all the toil and cost of travel, and our houses will now be more homes than ever, because peopled with hearts we have learned to love. I believe in the holy and blessed influence of purified and elevated sentiment. Emotion may be supreme strength. We must not speak lightly of any feeling that tends to larger kindliness, to the dispersion of prejudice, or the exercise of magnanimity. Tears are no sign of weakness. They may be the refinement of power. "Jesus wept." So now, about to say Good-by, our hearts may ache and our voices may be stifled, yet we are not weak men; we have together touched the hem of Christ's garment, and in his virtue we are strong.

How is our strength to be used? Like Christ's own strength! Just like that! Back of his strength lay his compassion, his tears, his sentiment if you like—and that compassion brought out all his force. His speech came out of his love: so did his mighty works. So did all the Gospel that he sent forth to the whole world. But for his love his speech would have been mere cleverness, his mighty works would have been simply feats of strength, his Gospel a provincial dialect; but his love changed all, brought in "every creature," yearned for the lamb that had strayed into stony places. "When he came near the city he wept over it." "When he saw the multitude he had compassion on them." Day by day he was recruited by his love. And are we about to be strong without compassion? Then our strength is vanity. Because it is not rooted in love it will soon wither away. When love dies, strength droops. When the higher love cools, the lower love is chilled. Thou shalt love the Lord thy God with all thy heart, and thy neighbor as thyself—the first a cause, the second an effect. Love will work miracles in our ministry. It will save us from despair. Under its holy power "every valley shall be exalted, the crooked shall be made straight and the rough places plain." Beware of a merely intellectual ministry. Even where its power is not vulgar, it is barren. In its clanging and ruthless eloquence—in its cold and rigid logic—there is no tear! In all the higher and larger appeal

where there is no fear, even the reasoning itself is incomplete. Men are not to be stormed, overwhelmed and devastated, by mere shock of words, they are to be intreated, persuaded, welcomed, in the spirit of love. You do not forget how Christ came to men along the line of their need, and not along the line of their ambition, their speculation, or their intellectual vanity. He said: Ye are weary and heavy laden, and I will give you rest; ye are lost, and I have come to find you; I have not come to destroy men's lives, but to save them; I am the good Shepherd. True, he was clothed with thunder, the government was upon his shoulder, his eyes could be as a flame of fire, and his voice as the sound of many waters; yet women bathed his feet with tears, and little children knew him by the instinct of kinship. Then let our strength work by love, and our love renew itself day by day at "a place called Calvary."

Ay, Calvary! That once foreign word has become part of our mother tongue. We seem to have acquired rights in it. It is no longer local, or geographical, or even terrestrial. It looks toward the Eternal Past as with a very agony of recollection; it looks toward the Eternal Future as toward an inheritance bought with blood and secured by the oath of God. Calvary saves the universe. Do we live on Calvary? Do we study on Calvary? Do we preach on Calvary? Then we can never part! Unseen by one another, we are united in the vision of our Lord. On his bleeding love we gaze together. We cannot mistake him. "In his feet and hands are wound-prints, and his side." Of what else can we think or speak? All else is mean. The cross has no rival. I know well that other subjects must be discussed, expounded, illustrated. This is right. A faithful ministry must not forget its own age and its own opportunities. It must be a terror to evil-doers. It must challenge all the hosts of darkness. It must denounce aggressive war as the policy of Hell; against the damning liquor traffic it must protest as against the most desolating curse of the age; slavery it must hate with all the love of Heaven; it must protect the weak and befriend the friendless; it must stand for righteousness, rise or fall who may. I know it; I am prepared to help in doing it; yet we can do all this best just as we are true to Calvary. It belongs to the very core of Christianity. I will not speak of Christianity and politics, Christianity and business, Christianity and socialism; it should all be Christianity. Our minds should be made up to work all reforms from a Christian center, from the Cross itself. In a passage often misquoted Paul sets forth the right view; said he in substance: Brethren, on many subjects I have an open mind; I have not, indeed, come to any positive conclusion about them. The one thing about which I have no misgiving, the one uppermost and all-ruling thought, is Jesus Christ, and Jesus Christ crucified. That one thing I had determined before I came to Corinth. Paul's position must be ours. We must be certain about the Cross. All the rest must fall into relation to that center. Our unchangeable conviction must be that the Lord Christ is not a partial reformer, but the Infinite and only Savior of the world.

In his name we came together, and in his name we will momentarily separate—momentarily, even tho it be for the rest of our lifetime. What is our lifetime? A vapor that appeareth for a little while and then vanisheth away; a flying shuttle; a post hastening to the end; a cloud driven by the wind; we will make no account of it in speaking of our spiritual fellowship; the brevity of our life shall be one of its chiefest blessings; we only die that we may live. This sweet faith makes it easy for us to believe that beside the written list of the Council there is an unwritten and invisible register of holy ones who have watched us and loved us all the days. We may have had with us "the General Assembly and Church of the first-born, and the spirits of just men made perfect." Your Horace Bushnell has been here, and your Henry Ward Beecher, and your Henry Decker, and the blessed spirits whom they represent; and Frederic John Stevenson, of Montreal, and Henry Wilks, and Thomas Binney, and Alexander Hannay. It is easier for me to believe in their presence than in their absence. As you have not lost your ascended children, so the Church has not lost its crowned ones who stand and serve in the presence of the King. You will not forget Old England when you have gone away. She is the Mother of America, and they two must never quarrel, nor allow any enemy to uproot their love. The Colonies, too, will not forget their Mother, but think of her in their best prayers, and come to her in the hour of need and sorrow. To Christian England there are no foreign countries. Politics, diplomacy, war, and even selfish commerce, may make countries foreign to one another; but Christianity makes every land a home and every man a brother, and displaces all battle standards by the snow-white banner of universal liberty and peace.

And now, brethren, farewell! I address you individually and collectively:

"The Lord bless thee and keep thee; the Lord make his face to shine upon thee, and be gracious unto thee; the Lord lift up his countenance upon thee and give thee peace."

"The God of peace, that brought again from the dead our Lord Jesus, that great Shepherd of the sheep, through the blood of the everlasting covenant, make us perfect in every good work to do his will, working in us that which is well pleasing in his sight, through Jesus Christ, to whom be glory forever and ever."

I have spoken of some who are spiritually present, and they are but part of a more illustrious company. The place whereon we stand is holy ground. Within easy sight of our front door Richard Baxter ascended to the saint's everlasting rest. Within a stone's throw of our front door John Bunyan fell asleep in Jesus. Within twice the distance Smithfield reminds us that above this very spot the smoke of the torment of martyrs hovered like a cloud of blessing. Within the same distance the Old Fleet Prison stood where doomed martyrs confronted one another in fervent, triumphant prayer. This is the place, then, beyond all other places, for us to enter into holy covenant. "We're the sons of sires that baffled crowned and mitred tyranny." In their inspiring and immortal name—in their hallowed and hallowing presence, I will ask you three questions in the hope that you will with one voice say YES. Let every man say YES, and the answer shall be our Mizpah; for by this sign shall God judge between us when we are absent the one from the other: Pray rise from your seats:

DO WE BELIEVE THAT JESUS CHRIST ALONE IS THE SAVIOR OF THE WORLD?

DO WE LOVE ALL THEM THAT LOVE OUR LORD JESUS CHRIST IN SINCERITY?

DO WE RENEW OUR COVENANT TO SERVE THE LORD WITH ALL FAITHFULLNESS?

O Thou who didst command thy servant to write the covenant before Israel in a table, and unto it in a book, hear Thou our YES in Heaven thy dwelling place and make it an unchangeable AMEN.

Finally, brethren, farewell. Be perfect, be of good comfort, be of one mind, live in peace; and the God of love and peace shall be with you. Beloved let us love one another: for love is of God; and every one that loveth is born of God and knoweth God.

Let us take each other by the hand and sing as we have never sung before:

"Praise God from whom all blessings flow,
Praise him all creatures here below,
Praise him above ye heavenly host,
Praise Father, Son and Holy Ghost."

The grace of our Lord Jesus Christ and the love of God and the communion of the Holy Ghost, be with us all. Amen.

---

Thus closed the first International Conference of Congregational Churches. Dr. Fairbairn said, before the meetings began:

"The Council meets at a great moment. It has duties to the Churches in England, in America, in the Colonies, in all the countries of the heathen and the Christian world. The ministry of all these places looks to it for a new baptism, for counsel and inspiration. The dumb multitudes in all lands cry in their inarticulate way for help. The Churches, enslaved by conventionalism, limited by the necessities of the place and the hour, ask for the larger outlook, the nobler enthusiasm, the purer spirit. The men that meet with a graver burden than if they had but a dogma to define, or a new formula to invent, or a confession to make. They meet that they may teach us how we may be saved from ourselves and be filled with spirit and purposes, and love of God."

No loftier ideal could have been sketched, and it is enough to say that this ideal has been fully realized. This article has been occupied with a sketch of the meetings, another will follow which will be devoted to a summary of the results of the meetings, which are already apparent, and which may be anticipated in the not distant future.

## NOTES OF THE COUNCIL.

BY CABLE TO THE INDEPENDENT

INCREASING interest was manifested to the last.

....Dr. F. A. Noble says the Council is an eminent success.

....Theology has been one of the most popular subjects before the Council.

....The opening address of Dr. R. W. Dale is universally admired and praised.

....The Rev. Edward White speaks of the Council as a great spiritual blessing to the English churches.

....The address of Dr. A. E. Dunning, of *The Congregationalist*, was received with much applause.

....Prof. L. F. Stearns says, through the Council we have learned better how to apply Christianity to social questions.

....Washington Gladden says the Council will broaden the outlook and invigorate the life of the Congregational churches.

....Dr. Boynton was very happy in his presentation of the Christian Endeavor movement. It was voted a capital speech.

....Dr. MacKennal regards the Council as a very great success—great in harmony of feeling and unity of spirit manifested.

....The best address of Wednesday evening was that of the Rev. Bradford M. Fullerton, of Waltham, Mass. [We gave a full summary of it last week.—EDITOR.]

....President Angell says: "The Council has greatly exceeded my expectations both in interest and promise. While there may be little of great value, it seems to be enhanced as time goes on. It is a genuine success."

... On the second Sunday of the Council Dr. E. P. Goodwin preached for Dr. Allon, President Gates preached at Tollington Park and Dr. A. H. Bradford occupied the pulpit of Dr. Gibson, the moderator of the Synod of the Presbyterian Church of England.

....Hugh Price Hughes, the well-known Methodist editor and orator in a sermon at St. James' Hall, Sunday, the 19th, said the Council was the greatest event in modern religious history. It shows, he added, as nothing else has shown, the relation of the individual to God.

....The papers by Dr. Allon and Dr. Taylor, on Monday, the 21st, were capital. They were on the question of Church unity. Dr. Taylor was at his best. Dr. Monroe Gibson, Presbyterian, Dr. Clifford, Baptist, and Dr. Taylor advocated union between Baptists, Congregationalists and Presbyterians.

....The Rev. Thomas Green who spoke on Wednesday on the dry topic, "Doctrinal Schedules in Trust Deeds," gave an entertaining address, and made the best remarks of the afternoon. He said we talk about loyalty to the faith of the Fathers; how do we know what the Fathers believe now?

....The garden party announced for Saturday afternoon at Woodford, the suburban home of the Spicer Brothers, was a great success. Mrs. Spicer and Messrs. James, Albert, Evan and George Spicer proved themselves typical English hosts, and the six hundred people who sat down to the tables in the beautiful park appreciated most fully the courtesies rendered. Special trains, provided by the hosts, ran for the accommodation of the guests.

....Wednesday morning's session, devoted to theological thought in the various countries represented in the Council was a brilliant one. Professor Stearns's paper was heartily enjoyed. Principal Fairbairn claimed that the Higher Criticism has given back to the Church Christ and the Bible, and that its results, from Strauss to Renan, have been in the interests of spiritual Christianity. His speech was warmly applauded by the vast audience present. Dr. F. A. Noble expressed a general agreement with Dr. Fairbairn, and Dr. Gladden claimed that the advance in theology was due to true ideas of the righteousness of God.

....The text of Dr. Goodwin's sermon was the seventh verse of the thirteenth chapter of Hebrews: "Whose faith follow them." He expressed a great regret at the absence of Dr. Storrs and at the death of Dr. Dexter; his subject was, "What the Pilgrim Fathers Believed." He said they were men of the Book; men with a creed—men with a Calvinistic creed. He dealt severely with the Higher Criticism, and expressed the opinion that all hope for the future of theology lies in the Calvinism of the Fathers. It was a very able, earnest and eloquent sermon; but most of the London papers criticise it as a personal manifesto. *The British Weekly* refers to it as "pessimism from Chicago," and the London *Independent* calls it an "archeological treat."

....Next to the regular meetings of the Council, the most interesting features will be the excursions to Scrooby and Austerfield, the home of the Pilgrims. A special train has been chartered, and a large number of the delegates will visit these historic places. By special arrangement, the train will stop on the way at the church at Bedford, and the party will spend an hour or so at the home of John Bunyan. An account of this excursion would require a whole article, with descriptions of the Manor House at Scrooby, the birthplace of Bradford, and the early home of Bunyan. Another excursion of almost equal interest is to Plymouth, where the most lavish hospitality will be provided; and the ancestry of the descendants of the Pilgrims of both the Old World and the New will be eulogized until the dust of their ears will burn in the graves in which it has been lying for two hundred years. Then there is the excursion to Leyden, where a memorial tablet is to be erected on the outer wall of St. Peter's Church, to the memory of John Robinson, the Pilgrim Pastor.

## THE CHRISTIAN ENDEAVOR CONVENTION.

BY JOHN T. BECKLEY, D.D.

THE SECOND WEEK.

FREQUENTLY in these great conventions the most striking events lie outside the program. Friday night closed with a scene which will not soon be forgotten. An electrical storm passed over the city. The lights in the great auditorium went out. The blackness was rifted only by flashes of lightning. The thousands sat shrouded in gloom No one moved. Then floated out the song:

"Blest be the tie that binds,
Our hearts in Christian love."

It rolled on until it filled the hall. That mighty host singing in the dark the song of Christian unity seemed a symbol of the longing of God's people, and a prophecy of the coming day when all shall be one. The God who giveth songs in the night hasten it.

Saturday, the third day of the Convention, opened with another sunrise prayer-meeting, only that the sun did not rise, except behind heavy banks of clouds. These Minnesota skies have not maintained their reputation for brilliancy. Clouds and rain, however, have in no wise checked the ardor of the delegates.

In the morning session, an hour was given under the leadership of Mr. Shaw, to reports from the world-wide field. Every State was called, and in one minute was given the review of the year's increase. Ontario, Manitoba, British Columbia, also responded. Rev. T. T. Johnson, a missionary, reported for Africa, not the Dark Continent but the Twilight Country—a land to be saved by her banished sons and daughters. Then a wider constituency speaks to us through the cable. In this hall you seem in touch with all the world. England sends greeting. Japan says "We are no more strangers," and Australia, "We rejoice with you," and Cuba tells of seed planted.

The pastor's hour follows, led by Dr. Black, of Minneapolis. Twenty pastors, representing as many different denominations, bore witness to the power of Christian Endeavor. "Quakers and earth quakers" combined to bless it. Mr. Hathaway representing the Friends, said it was being adopted with enthusiasm among them, and helping them to hold their young people. Rev. Mr. Dawley said, "Christian Endeavor had been planted by Dr. Clark, the Baptists had watered it, and God had given the increase. It made better and more intelligent Baptists." Rev. J. T. Cowper held "that the spirit of Methodism found full fruition in the Christian Endeavor idea. As Methodism was a revival of primitive Christianity, so Christian Endeavor was a revival of the old ways of Methodism." Rev. Smith Baker, standing for primitive Plymouth Rock Congregationalism, said "his Church took it to her breast as a mother hugs her most promising child." An Episcopal rector arose and gave it his benediction, and Bishop Fallows, Reformed Episcopal, said it was the right arm of strength in his Church, and last, Dr. Deems, representing himself, and speaking for his Church, which contains fourteen denominations, lovingly wished it Godspeed. "Behold how good and how pleasant it is for brethren to dwell together in unity!"

The Rev. A. A. Fulton, of China, closed the morning session with an address on "The Society for all the World." He pictured the helplessness of the heathen world, and made the young people feel the imperative call for world-wide evangelization. He asks for a million dollars by the simple plan of pledging a million Christian Endeavors to give two cents a week. Seventy-five thousand are already pledged. The money, of course, will go into the treasury of the denominational Boards.

In the afternoon the Convention, to the number of eight thousand, took an outing on Lake Minnetonka; in the evening the great hall was again filled. The Rev. William Pat

terson, of Toronto, spoke on "International Fellowship," claiming to represent in his person the idea as he was a Scotch-Irish-Canadian-American.

Pres. E. B. Andrews, of Brown University, was the next speaker, and his subject was "Interdenominational Fellowship." He was bold and discriminating, thoughtful and fervent. It was a splendid plea for a broad catholicity, showing the evils of sectarian division, and presenting plans for intelligent co-operation. He spoke as the prophet of a new era.

Rev. Dr. Grose, from the Committee appointed, read a series of resolutions which were adopted, after which came a re-affirmation of the following platform of principles:

We re-affirm that these are the principles of the Y. P. S C. E.

First—and foremost—Personal devotion to our divine Lord and Savior Jesus Christ.

Second. Utmost loyalty to their respective nominations on the part of all Christian Endeavor Societies.

Third. Stedfast, personal love and service for the Church in which a society of C. E. exists. The church for each local society is the local church with which it is connected.

Fourth. Interdenominational spiritual fellowship among evangelical denominations, setting forth their spiritual union in Jesus Christ.

Fifth. Inasmuch as the name Christian Endeavor, by a marvelous and triumphant trial and history of ten years, has come to wear the definite pledge for the weekly prayer-meeting, the monthly consecration service, and the work of the lookout committee, we earnestly urge that in all Christain fairness, societies which adopt substantially these methods, adopt, also, the name Christian Endeavor, and that this name be not applied to other methods of work.

We believe that Christian Endeavor has earned the exclusive right to its own name and its own principles and methods.

Sixth. Christian Endeavor interposes no barriers to the denominational control of the young people, and rejoices when denominations suggest special lines of scriptural study, of denominational indoctrination of denominational missionary activity local, home and foreign.

Seventh. Christian Endeavor only desires that its fidelity to Christ and the local church and its opportunity for delightful spiritual fellowship be recognized and preserved.

The evening closed with the presentation of banners by Professor Andrews, of Canada, to Oklahoma and Pennsylvania for the largest proportionate and direct gains during the year. The Rev. Geo. H. Stewart, President of the Pennsylvania Union, responded.

Sunday morning at half-past eight o'clock, Professor Harper (D.D. now, altho a layman) faced the largest Bible-class ever assembled. The subject was the Book of Nahum, of which a printed syllabus had been distributed. For one hour he held close attention. The page became luminous. At the close he plead for a book study of the Bible. The fewer helps the better. It is mainly an intelligent reading of the book. Anybody, everybody can do it. He spoke of the satisfaction of getting one book and another and another until all were mastered, and the Convention responded in hearty applause.

This was the only exercise of the morning. The delegates filled the various churches of the twin cities, coming together in the afternoon to consider the subject, "to every man his work." Mr. Stagg, the Yale athlete, spoke on "The Young Man at Work."

Miss Leitch, of Ceylon, presented "The Young Woman at Work." She touched the heart of the assembly with story after story of missionary heroism. Miss Agnew, of New York, when only eight years old gave her heart to mission work. She went to Ceylon and spent forty-three unbroken years. A thousand girls passed through her school. She taught the children and grandchildren of the first generation. The natives called her the mother of a thousand daughters. She led six hundred girls to Christ. They became the wives of the chief men and were shining lights. There are forty Bible women in India trained in her school. That is what one woman did.

The Christians of this generation must give the heathen of this generation the Gospel. The Christians of the next generation cannot save the heathen of this. The world for Christ in this generation must be our motto. Pray for one member from your society. Give the best. Have a living link between your society and the field.

Mrs. Scudder's paper on "The Child at Work," should go nto every home. It was sanctified common sense, brightened with uncommon wit. The child wants work. Children go astray because not given active work. There is no work or misdirected work. A child sewing a doll's dress would better be sewing a dress for a neglected child. Such a child will come to do deeds of righteousness as naturally as to breatbe. We shall have a generation not of "wheelbarrow Christians, who go only when they are shoved." Where can I do the best work? will be the only question, as with the heroine of "The Children of Gibeon." "There will be something in Heaven for children to do." Give them something to do here. Religion is unattractive to them because they have nothing to do.

John G. Woolley closed the session with an address on "Gospel Temperance." His story is stranger than fiction. Four years ago he fled from Minneapolis, from wife and home; he wandered about New York godless and hopeless—starving. Religion was a lie to him. "Beggary, starvation and crime were the three witches stirring the black broth on the darkest moor of my life."

To-day he is a power in the Christian world and has turned many a man into the ways of righteousness.

Foreign missions and temperance are the two subjects that stir the heart of this Convention to its profoundest depths.

On Sunday night the great hall proved utterly inadequate to hold the people. The closing hours were Pentecostal. The noble address of Bishop Gilbert, Episcopal Bishop of Minnesota, rose to a hight of spiritual eloquence seldom attained.

Dr. Chapman's earnest words on "The Secret of Power" led up to the consecration service. State after State arose and sang or spoke its consecration vow. Last of all a band of young Christians pledged its purpose to bring Oklahoma to Christ. Then—crowning moment of all—young men in all parts of the hall stood, saying: "Pray for us that we too may be Christ's." The parting hymn, "God be with you till we meet again," rose like the sound of many waters. With the "Mizpah benediction" the great convention melted away; but its influence has gone out into all the earth.

PHILADELPHIA, PENN.

## DR. PJETUR PJETURSSON, EX-BISHOP OF ICELAND.

BY DANIEL K. DODGE.

In Dr. Pjetur Pjetursson, former Bishop of Iceland, who died May 15th, that island has lost its greatest theological writer since Gudbraudur Thorlaksson, the first translator of the Bible into Icelandic. The subject of this sketch was born October 3d, 1808, of a family of clergymen, his father being a dean. After graduating from the Latin school at Bassestad, he studied for seven years at the University of Copenhagen, and two years later was ordained priest in Iceland. In 1887 he was appointed dean of the lately established theological seminary at Reykjavik, where he remained until 1806 when he was consecrated Bishop of Iceland. This position he filled with the greatest honor until 1889, when he resigned on account of old age. In spite of the arduous labors of this high calling Bishop Pjetursson found time to devote to active politics, serving as a member of the Icelandic *Althing*, or parliament, from 1849 until 1886, for the last eleven years as speaker of the upper house. Here he made his influence felt especially in the work of reconstructing the legal code, the success of which was largely due to his intelligent and untiring efforts.

This wonderful old bishop, who seems to have taken the words of the Venerable Bede for his motto, was no less respected as a theological writer, his most important work being an exhaustive history of the Icelandic Church from 1740-1840, written in Latin. His share in the new translation of the Bible into Icelandic and its distribution among the people attracted much attention throughout Europe, and in 1866 he was elected a corresponding member of the British Bible Society. In Iceland, however, Bishop Pjetursson is most widely known for his numerous sermons and books of meditations, which, with the Bible, form the principal religious reading of the Icelandic peasants. Edition after edition of these works has been published, yet their popularity remains undiminished. This bishop, statesman, theologian, was entirely uninfluenced by the many honors bestowed upon him both at home and abroad. Modest, genial, pious, his useful activity never failed until death called him home. Loved and respected by all his countrymen, his name will be remembered as long as the bleak little island continues to exist.

COPENHAGEN, DENMARK.

## RELIGIOUS NOTES.

A NEW vicariate apostolic has been created for the Sahara and Sûdan, the Rt. Rev. Anatole Toulotte having been appointed by the Pope Bishop of Tagaste (now called Sukhara), the birthplace of St. Augustine.

....The City Mission in Sydney, Australia, reports for its twenty-sixth year an income of £2,000. Nine missionaries and two Bible women have been maintained; 1,305 meetings held; 30,356 families visited; 1,495 cases of destitutes relieved; 1,103 total abstinence pledges taken, and 795 persons induced to attend church.

....The Welsh Calvinistic Methodists, at their Conference in June, report a membership of 136,051, and total collections for 1890 of £202,707. The Connexion shows no signs of decay, but is increasing in strength. Action was taken protesting against the statements made by clergymen of the Church of England, and demanding the disestablishment of that Church in Wales.

....A memorial cross is to be erected over the grave of Father Damien, at Molokai. It is to be of red granite, and an inscription on the three lower steps is to be in parallel form, in English and Hawaiian, as follows: "Joseph Damien. Born January 3d, 1810. Died April 15th, 1889. 'Greater love hath no man than this, that a man lay down his life for his friends.' John xvi, 13. This monument is raised to his memory by the people of England."

....According to Prof. A. S. Bickmore the Ainos or aborigines of Japan do not belong to the Mongol race but to our own Indo European or Caucasian family, and are more nearly allied to us than the Aryans of India. A grammar and vocabulary on this hitherto totally unknown language has been prepared by the Rev. John Batchelor, of the Church Missionary Society of India, who has also finished a translation of the Gospel of Matthew, published by the British and Foreign Bible Society.

....The next missionary council of the Domestic and Foreign Missionary Society of the Protestant Episcopal Church in the United States will be held at Detroit, Mich., beginning Tuesday, October 20th. The work which is being carried on in the region of Cape Palmas, in Liberia, is growing faster than the resources of the Board will enable it to meet. Bishop Ferguson, who is in charge, asks for about five thousand dollars more than last year. At the last meeting of the Board of Managers, appropriations were made for foreign missions amounting to $159,841.31.

....A comparative summary of the Southern Presbyterian Church for the last eighteen years shows the following facts: the number of synods is 13 as against 12; the number of presbyteries has risen from 64 to 71; the number of ministers from 972 to 1,186; the number of churches from 1,764 to 2,453. The total number of communicants in 1874 was 105,956, in 1891 174,065. The Sabbath-school scholars in 1874 were 80,203; in 1891 117,419. The contributions had risen from $1,111,461 in 1874 to $1,817,335 in 1891. The largest proportional increase was in foreign missions, for which in 1874 were given $28,958 and in 1891 $105,968.

....The Mildmay Conference has become as much an annual feature of Christian life as any of the great Exeter Hall meetings, and this year was no exception to its success. Most of the discussions, as usual, were distinctly devotional in their nature. Dr. H. Grattan Guinness's address on the Second Advent being especially well received. Reports of the Mildmay Mission to the Jews, calling for £3,900, and of the Mission to Lepers in India were presented. There were also meetings of the Army Scripture Readers' Society, the Railway Mission, the Strangers' Rest for Sailors, the Mission to Deep Sea Fishermen, and the Zenana Missionary Society, all of which were well attended and were conducted with spirit. Other enterprises represented were Miss De Broen's Belleville Mission in Paris, the Anglo-Indian Evangelization Society, and the Post Office and Telegraph Christian Association. This Mildmay is the center of a large number of forms of Christian work, whose influence extends over the whole world.

....The assent by the bishops to the consecration of Phillips Brooks as Bishop of Massachusetts calls attention to the mode of procedure and the significance and value of the action of the Standing Committees and Bishops in such cases. These are set forth very clearly in *The Churchman*. Every diocese has a clear constitutional right to elect as its bishop any presbyter in whose behalf the solemn evidence required by the canons can be given. Having thus elected a man, its action goes before the other dioceses, for them to pass judgment not on its choice, but on the evidences of the regularity of its proceedings and of the fitness of the candidate. Their function thus is ministerial rather than judicial, and is designed rather to put a check upon clandestine or otherwise irregular proceedings, than to check in any way the entirely free choice of the diocese. When their approval is given the election is complete. There remains then the office of consecration, and as this devolves upon the bishops, they are called upon to express their williugness to consecrate a man who has already been elected. Their function is thus a distinctively judicial function; they are bound to weigh evidence, seek for information and render judgment according to their own best conclusions, without regard to any man's criticism, yet recognizing that the free regular action of the independent diocese can only be set aside for good cause.

....Official statistics, lately collected, give an interesting bird's-eye view of the confessional status of Christianity in Switzerland. In 1850, when the total population was 2,392,740, the Protestant contingent numbered 1,417,786 and the Catholic 971,809. According to the last census the population is now 2,933,612. Of these 1,724,809 are Protestants and 1,189,662 Catholics. The increase of the former since the middle of this century has thus been 307,083 or 21 6 per cent.; of the latter 217,853, or 22 4 per cent. The same singular phenomenon has been observed in Switzerland in the shifting of the populations that is so characteristic of the ups and downs of the confessions in Germany, namely, that the greatest increase of Protestantism has taken place in the strong Catholic cantons, while the greatest growth of the Catholic Church has been in the Protestant centers. Especially have the Catholics crowded into the cities which heretofore had all been predominantly Protestant. Even Geneva, the city of Calvin, has now a Catholic population of 52,692, an increase from 29,764 in 1850, so that the majority of people of this historic Protestant city are now Roman Catholic. The most reasonable explanation given of this shifting of population in both Switzerland and Germany is, that since the bulk of the Catholics are laborers and the capital of the country is chiefly in the hands of Protestants, the former are naturally attracted to manufacturing centers and the latter by the same law goes where it can find hands to utilize it.

....Among the societies that gather annually at Mildmay Hall, London, one of the most interesting is the Mission to Deep Sea Fishermen, an account of which appears in *The Evangelist* from the pen of Henry M. Booth, D.D. The deep sea fishermen of England, numbering about 20,000, are subjected to peculiar privations, dangers and temptations. They seldom visit the land as their "catches" are taken by steam vessels that cruise around among them for that purpose. Their usual fishing grounds are on the banks in the German Ocean where storms are frequent and severe, and their dangerous and monotonous life has little to alleviate it in the way of recreation or rest. Their supplies are secured chiefly from trading vessels, which furnish not only food but liquors, and whose influence is so demoralizing that these fishermen are noted for their roughness, profanity and intemperance. For many years nothing was attempted for them, but in 1881 the secretary of the Thames Church Mission Society visited the banks and as a result a smack was purchased, manned by an earnest Christian crew and sent out as an evangelist among these men. Such success crowned its efforts that to-day ten of these smacks are employed in the work. Three are fitted out as hospitals and carry a surgeon with all essential medical and surgical appliances for prompt attention to the injuries that are constantly occurring. Warm clothing and good books are supplied, and numerous daily services are held for the men who may be induced to attend. It is a noble work owned and blessed by the Spirit of God.

....At the Conference of the General Baptist Association which was held at Burnley, July 1st, the most important action taken was that which accomplished the amalgamation of that body with the Particular Baptists. We have kept our readers informed as to the progress of the discussion which has lasted for some time. The following extracts from the resolutions adopted express the feeling that prevailed.

"In reviewing the last few years of our history we gratefully remember (1) the message which came from the Chair of the Baptist Union in 1888, inviting us to consider the desirability of terminating

the division of Baptists into 'General' and 'Particular,' as at once inaccurate, misleading, and injurious; (2) the hearty and unanimous vote of the Baptist County Associations and of the Baptist Union in favor of the perfect fusion of the Baptists of England; and (3) the courteous and grace-filled endeavors of the Baptist Missionary Society and the Baptist Union to facilitate such a fusion.

"Whilst many of us have felt reluctant to break our associations with a religious past that in its newer development goes back to 1770, and in another form to 1612, yet when we remember—

"(1) The practical union of Baptists which has been recognized in our churches in elections to the Pastorate for the last thirty years;

"(2) The unanimity of the votes of our churches in favor of amalgamation;

"(3) The steps already taken by our churches to share the work of the County Associations;

"(4) The action of this Association in favor of union in 1861-2;

"(5) The promise of even greater efficiency in our foreign and home mission work;

"(6) The other advantages of real Christian unity;

We rejoice to accept the invitation offered u , and in doing so, express a glad hope that our brotherhood and the memories of old associations may through the channels devised for maintaining the College enable most of us to meet year by year in gatherings of devotion and enthusiasm where the pleasures of our meeting (tho in narrowing vistas) will yet tend to the promotion of the glories of the kingdom of our Savior."

In the final vote there was some opposition, but it represented only a few churches and was not pressed. There is a general feeling of approval of the action as tending toward that consolidation of church activity which is so strongly desired on every side.

## Biblical Research.

THE first semi annual number for 1891 of Stade's *Zeitschrift für Alttestamentliche Wissenchaft* appeals strongly to biblical specialists on account of its abundance of good things having direct bearings on Old Testament detail research. Cornill, of Königsburg (pp. 1-34) gives a series of Special Contributions to Pentateuchal Criticism, which is largely textual in character and aim, particularly at a solution of the literary problems of authorship in certain vexing and perplexing parts of the Pentateuch. The first section treats of Gen. xxxiv, which he subjects to analysis and suggests a solution not unlike that of Wellhausen, but with some modifications. A second part of the article treats of Gen. xxxv, 14 for which the author seeks a re-adjustment and on the basis of which he concludes that the primitive Israelites were accustomed to perform libations for the deed. A third part investigates the riddle offered by Ex. xvii, 1-7 and Num. xx, 1-13; and here, too, a re-adjustment is suggested as a solution. Bocher continues his contributions from Solomon Ibn Parchon's Hebrew Lexicon (pp. 35-99), containing a mass of hitherto inaccessible material not only in Hebrew lexicography but also in detail exegesis of a number of important passages. Then comes an article of Budde (pp. 99-114) on the Book of Covenant, approaching the intricacies of this problem from a comparatively new side, namely that of textual criticism. This is followed by a discussion of Seyring (pp. 114-125) on the Old Testament names for the Ark of the Covenant. One of the most interesting of recent articles on the Old Testament is the next by Bouk, on the use made of the prefixed syllables יהן and י in proper names, as an indication for the historical order and age of the documents (pp. 125-157). After a close analysis of the data, he reaches the conclusions that: (1) in the pre-prophetic period the names with י are used exclusively; (2) in the Deuteronomistic ages the names with יהו are used exclusively; (3) during the period of the Exile the form in יהן again changed into those with י, and the two forms are in reality used promiscuously (4) at the time of the last redaction of the book of Ezra-Nehemiah this translation is absolute; (5) names with one form follow the same rule, *i. e.*, in the post-exilic period the pre-prophetic forms re-appear. H. Zimmom (pp. 157-169), takes issue with Lagarde on the origin of the name Purim. The latter had derived it from the Persian *farwardîgaû*. Zimmer, on the other hand, derives the word from the Assyrian *puhru* and the festival itself from the Babylonian *Zagmuk* feast with the assembly of the gods called *puhru*. Schwally contributes a number of new etymologies on some common and current Hebrew words; Cheyne has a note on Job v, 7; and Bacher on Zephaniah ii, 4. The usual bibliography closes the number, which offers the student an unusual amount of suggestive material.

....Several months ago mention was made in these columns of the fact that the noted Egyptologist Brugsch-Bey had written an article on the stone discovered near Luxor, by the American traveler Wilbour, and had distinctly recognized in the notice of a famine of seven years there made a reference to the events in the days of Joseph. Brugsch-Bey has now published an elaborate edition of the inscription, covering 106 pages of text, together with 33 autographic pages of the inscription, and five woodcuts, as also an interlinear translation. The geographical and historical data secured from this new source of information for Egyptian and biblical history are fully brought out, especially the presentation documents of the so-called *Dodekashoinos* of Nubia receive special attention. He believes there can be no doubt whatever that we really have here the first monumental testimony as to the historical character of the book of Genesis on the subject of the Egyptian famine.

....German papers report the discovery of two stone grave-chambers near Shef-Amer, supposed to be the Old Capernaum. At the entrance are borne the figures of two vines, above them two dolphins, beneath them two doves, and between them a cross with the letters *a* and *w*. The cave which one enters contains three graves, and in these a number of household utensils have been found. The walls are decorated with various figures in red—quadrupeds, birds, plants and crosses. A door leads from the first chamber to the second. Above this door is inscribed in Greek the following prayer: "Lord Christ, help Samuel and have mercy on his children." The shape and ornamentation of the second chamber is similar to that of the first. The chambers have great similarity with the crypts of the Roman catacombs, and evidently date from the sixth Christian century.

....Architect Schick, of Jerusalem, has written to a prominent journal in Switzerland, that the Palestine Exploration Society, through the English Consul in Constantinople, has protested against the Vandalism that destroyed the famous Siloam inscription in Jerusalem, and has expressed its indignation to Hamdi Bey, the President of the Sultan's Museums. As a consequence a thorough investigation is being carried on in Jerusalem for the purpose of recovering the lost treasures, but as yet nothing has been learned, altho a number of suspects have been imprisoned.

## The Sunday-School.

### LESSON FOR AUGUST 2d.

THE WOMAN AT THE WELL.—JOHN IV, 5-26.

NOTES.—"*Sychar.*"—The same as the Old Testament Shechem, the modern Nablûs.——"*The parcel of ground that Jacob gave to his son Joseph.*."—It is not distinctly said in the Old Testament that Jacob gave this parcel of ground to Joseph. But we are told, in Jacob's blessing of the sons of Joseph, Gen. xlviii, 22, that he gave Joseph "one portion" above his brethren, which he "took out of the hands of the Amorite with my sword and my bow." Here the Hebrew word for "portion" is *shechem*, which partly accounts for the Jewish tradition. Also we learn in Gen. xxxiv, that Jacob's sons had a quarrel with Shechem, after whom the city was named, and killed him, and probably took possession of other land besides what Jacob had already bought of Shechem's father, Hamor, as told in Gen. xxxiii, 18, 19.——"*Jacob's well.*"—It is still there, 75 feet deep, tho filled up some distance, and is generally dry. This is the only exact spot where we are certain that Christ's feet trod.——"*Sixth hour.*"—About noon.——"*No dealings with the Samaritans.*"—Because they were of mixed blood, and only acknowledged the books of Moses, and not the rest of the Jewish Scriptures.——"*The gift of God.*"—Christ's teachings of the Kingdom under the figure of living water.——'*Living water.*"—Water of wells, rivers and lakes or seas, supposed to be in movement and replenishing themselves were regarded as healthful and pure, and called "living," while water of pools was not living.——"*Give me this water.*"—The woman did not understand him, but while she probably knew he was speaking figuratively, she answered him in the use of the same figure of water.——"*Call thy husband.*"—It was decorous to have him present.——"*Five husbands.*"—Indicating how lightly the marriage tie was regarded, how much divorce there was.——"*I perceive thou art a prophet.*"—Because he, a stranger happening along, knew the life of a stranger who happened to come just then.——"*In this mountain.*"—Gerizim, where the Samaritans still live and have their temple and worship. Her question was just in the line of Christ's offer to give her living water, or instruction.——"*Ye worship ye know not what.*"—Jesus often spoke as severely to the Jews; but they had a fuller Bible than the Samaritans, for they had the prophetic writings.——"*I know that Messiah cometh.*"—The Samaritans also expected a Messiah, as indicated by what Moses said of that "prophet like unto one" who should come.

*Instruction.*—Jesus improved his opportunities to talk to ignorant people, even to a working woman, of the Kingdom. It did not make any difference that he was weary. If we improved our chances to speak a word for Christ to those we happen to meet, his kingdom would come much sooner.

We must not forget Christ's humanity as well as his Deity. He was weary and wanted to rest, like us.

The feeling of conceit, or superiority, coming from birth, or family, or education, or wealth, which might make us ready to treat other people as inferiors, as Samaritans, as unfit to associate with, is quite unchristian, and it is mean. Our Declaration of Independence contradicts it when it says that "all men are born equal," and Christianity teaches the same thing.

There is a difference between common water and living water, common bread and living bread, and the latter is vastly the most important. And yet most folks labor only for the bread and water that perish, and care very little for the instruction of Christ, and the knowledge of God and his Kingdom. It is enough for them to get enough to eat and drink when they might have their souls fed.

The comforts of the Gospel are perennial. It is a well of water ever springing up so that one can thirst no more. If one knows God is his friend, that he is trying to serve him, and that he has eternal life, he need not fear any weariness or labor—all is peace.

Ask for this life from God as this poor woman did—seek it earnestly, seek first the kingdom of God. One will hardly seek it unless he understands somewhat of his sin and need. Jesus did wisely to teach this woman her sin first.

Thank God that Christianity purifies the family life, and forbids divorce for trivial causes. Christ's great teaching is of the spirituality of religion. It makes no difference where one worships, in what church, or room, or field, if he only worships. It is the heart God looks at, and the most outwardly devout man who goes to Mount Zion or Mount Gerizim every Sabbath, may be an enemy of God.

But those who do not worship in church are not likely to worship anywhere. "Forget not the assembling of yourselves together."

That hour is always coming, but never quite comes, when this spirituality of true religion is perfectly understood. We have now religions that makes much of forms, and vestments, and ordinances, which are no part of religion.

It is Jesus we worship as the Messiah. His we are. Him we must acknowledge Here he is. Let us seek and find him now.

## Ministerial Register.

BAPTIST.

BACON, E. G., Hamilton Theo. Sem., accepts call to Morrisville, N. Y.
BOGART, W. E., Owego, accepts call to Gowanda, N. Y.
FANT, J. K., Wadesboro, accepts call to High Point, N. C.
FORWARD, D. C., Onondaga, accepts call to Homer, N. Y.
HALL, I. H., ord. and inst. July 22d, Bartlett, N. Y.
KIDD, HENRY S., inst. July 19th, Quinton, N. J.
MCCOWN, J. W., Leaksville, N. C., accepts call to Glade's Spring, Va.
MARTIN, D. L., Castina, accepts call to Le Roy, N. Y.
MASON, EDWARD A., Bluehill, accepts call to Ellsworth, Me.
MOORE, WILLIAM, Waterboro, Me., accepts call to Baldwinville, Mass.
SAVAGE, C, S., Ogdensburg, accepts call to Hamilton, N. Y.
SNELL, A. L. Foxboro, called to West Somerville, Mass.
THOMAS, W. N., Penacook, N. H., called to Methuen, Mass.
VANN, R. T., Edenton, called to Overby, N. C.
WHITCOMB, C. F. Skowhegan, Me., resigns.
WINN, D.D., Woburn, Mass., resigns.

CONGREGATIONAL.

ADKINS, JAMES B., Bloomington, Wis., called to Cortez, Col.
AMSDEN, SAM'L H., Gilmanton, accepts call to Chichester, N.H.
BELDEN, WILLIAM H., Bristol, Conn., resigns.
BENFORD, GEORGE, Harrison, Mich., resigns.
BERLE, THEODORE, Yale Divinity School, accepts call to Wareham, Mass.
BLACKMAN, WM. F., Naugatuck, Conn., called to Ithaca, N. Y.
BLANCHARD, M. N., Weymouth Heights, called to Maynard, Mass.
BLISS, LEON, Worcester, Mass., resigns.
BOND, JOHN, Crown Point, accepts call to Tallman, N. Y.
BROOKS, W. H., Hillsdale, Mich., accepts call to Porter, Ind.
CARSON, J. WILLIAM, Long Ridge, Ill., accepts call to Great Bend, Kan.
CHAMBERLAIN, E. L., inst. recently, Atwood, Mich.
CHOATE, WASHINGTON, Greenwich, Conn., resigns.
COBURN, WALLACE I., Pilgrim ch., Denver, Col., resigns.
DAVIES, THOMAS D., Bangor Sem., called to Clarendon, Vt.
EVANS, WALTER A., Chicago, accepts call to La Grange, Ill.
GREEN, HARVEY B., Yale Sem., called to Fairhaven, Mass.
HALL, JOHN J., Berlin, accepts call to Ryegate, Vt.
HOLDEN, FREDERICK A., Granby, Mass., resigns.
HOLYOKE, CHARLES G., Edgecombe, Me., resigns.
HUDSON, DORR ALBERT, Yale Sem., called to Cherryfield, Me.
KELLEY, FREDERICK I., Pigeon Cove, accepts call to Peabody, Mass.
KETCHAM, HENRY, Antigo, Wis., resigns.
LINDQUIST, F. A., Willimantic, Conn., resigns.
MERRILL, JOHN L, Rindge, N. H., accepts call to Newbury, Vt.
MEREDITH, IRVING, Brooklyn, N. Y., called to Lexington, Mass.
MEVIS, LYMAN, Bangor Sem., accepts call to East Douglass, Mass.
MILLARD, JOSEPH D., Pleasanton, Mich., resigns.
OAKEY, JAMES, Pierre, S. D., resigns.
PARKER, WM. W., West Boylston, accepts call to West Newbury, Mass.
PECK, HENRY P., West Winsted, Conn., resigns.
PERKINS, GEO. A., Boxboro, Mass., resigns.
PLATT, DWIGHT H., Netawaka and Comet, Kan., resigns.
POGSON, JOHN, Massena, accepts call to Norwood, N. Y.
QUAYLE, THOS. R., Clifton, Ill., accepts call to Marion, Ind.
RICHARDSON, A. M., Kanwaka, Kan., resigns.
RICHARDS, EMANUEL, Goodland, accepts call to Wabaunsee, Kan.
RICHARDS, F. B., Yale Sem., accepts call to Superior, Wis.
SLOMANS, G. W., Hammond, Ind., resigns.
SMILEY, ELMER E., Syracuse, N. Y., accepts call to Vancouver, British Columbia.
SMITH, ZWINGLE H., Summerdale, Ill., accepts call to Douglass, Wyo.
SMITH, OTTERBEIN O., Neponset, called to Wayne, Ill.
TROWBRIDGE, JOHN P., Bethlehem, Conn., resigns.
WALKER, CORNELIUS E., Sauk Rapids, Minn., resigns.
WELLS, GEO. H., Montreal, Can., called to Minneapolis, Minn.
WHITTIER, CHARLES, Dennysville, Me., resigns.
WRIGHT, MALAN H., Port Sanilac and Lexington, Mich., resigns.
WOODROW, SAMUEL H., Yale Sem., called to Portland, Me.

PRESBYTERIAN.

ARMSTRONG, HALLOCK, inst. July 19th, Nelson, Penn.
BENZING, ELIAS, Chicago, Ill., resigns.
BEST, ISAAC O., inst. July 11th, Broadalbin, N. Y.
CAMPBELL, H. M., Monette and Lehigh, Mo., resigns.
CONGER, S. D., inst. July 11th, Toledo, O.
CROSS, J. M., Jacksonville, Ill., resigns.
DOBBYNS, W. R., Chicago, Ill., resigns.
FIFE, N. H. G., Fremont, Neb., accepts call to Pasadena, Cal.
HINMAN, FRANK H. Auburn, N. Y., accepts call to Boston, Mass.
INGLIS, J. G., Petoskey, Mich, called to Chicago, Ill.
IRWIN, J. C., Newport, Ky., resigns.
JENKINS, E. D., Princeton Theo. Sem., accepts call to New London, Conn.
MCARTHUR, JOHN, R., Warren, accepts call to Kasota, Minn.
PERCIVAL, H. ALWOOD, inst. July 15th, Hamden, N. Y.
VAN DEURS, GEORGE, Philadelphia, Penn., resigns.
WOOD, GEORGE F., Nicholson, accepts call to Sherman, Penn.

PROTESTANT EPISCOPAL.

ASHTON, A. T., Garnerville, accepts call to Hyde-Park-on-the-Hudson, N. Y.
CRUGER, G., Tacoma, Wash., resigns.
CURTIS, C. J., Prince George's Co., Md., accepts call to Savannah, Ga.
HALL, WYLLYS, Marquette, Mich., accepts call to Pasadena, Cal.
HYDE, THOMAS A., Westport, Conn., resigns.
JOHNSON, H. M., Philadelphia, Penn., accepts call to Millville, N. J.
MORRILL, CHARLES W., New York, N. Y., died June 15th.
ROSE, G. Q. A., San Antonio, Texas, resigns.

MISCELLANEOUS.

BAKER, F. P., Ref. Dutch, Hope College, called to Constantine, Mich.
BENSON, F. T., Prot. Meth., Baltimore, Md., accepts call to Elizabethport, N. J.
HILDEBRANT, JACOB, Luth., of Germany, called to West Turin, N. Y.
JONES, G. B., Free Bap., Deanville, Oakland Climax, and Starburg, Penn., accepts call to Cottage and Hamlet, N. Y.
JONES, M. A., Free Bap., Terre Haute, Ind., resigns.
MURDOCK, MARION, Unit., Kalamazoo, Mich., resigns.
ROOF, GARRET L., Ref. Ger., Troy, N. Y., died July 15th, aged 80.
SONNEMA, J., Ref. Dutch, Raritan, Ill., resigns.
SPAFFORD, R. G., Univ., Racine, Wis., resigns.
STRUNTZ, G. A., Luth., Pittston, called to Wilkesbarre, Penn.
WHITTAKER, W. F., Luth., Hartwick, accepts call to Lawyersville, N. Y.

# Literature.

*The prompt mention in our list of "Books of the Week" will be considered by us an equivalent to their publishers for all volumes received. The interests of our readers will guide us in the selection of works for further notice.]*

## THE EPISTLES OF PAUL IN THE FIRES OF CRITICISM.

In a recent number of the Leipzig *Zeitschrift für Kirchliche Wissenschaft*, edited by Prof. Dr. Luthardt, Prof. Theodore Zahn, now of Leipzig, formerly of Erlangen, whose work on the New Testament canon, was most favorably noticed in THE INDEPENDENT for November 21st, 1889, has an article of great interest and value on "The Epistles of Paul in the Fires of Criticism for the last Fifty Years." In fifteen pages, he gives an historical summary of the entire course of the destructive processes which have been applied, and with much skill exposes their fallacies. He was moved to prepare the paper by what he regards the very climax of audacity and superficiality in the claim made by Steck two years since—that all the scriptures of the New Testament are spurious.

He starts with a brief reference to the criticism of the Pauline epistles, which preceded the last fifty years, beginning with that to which there are allusions in I Cor. v, 9-13; II Cor. i, 13; II Cor. x, 10; II Peter iii, 15 *sq.*, but which could not prevent their general acknowledgment alongside of the gospels. Even Marcion's criticism left ten of these epistles, rejecting the Pastoral Epistles, not as spurious, but as merely private letters, not pertaining to the Church. As is well known his criticism had no significance, and was not even deemed worthy of any formal refutation. Sixteen centuries intervened before the genuineness of a single one of the thirteen canonical epistles of Paul was called into question. J. D. Michaelis in 1788 only mentions the doubts on the part of English deists concerning the genuineness of the Scriptures in general. Even Semler's criticism did not bear on this point. But during the present century the result is different. In 1807, Schleiermacher rejected I Timothy; in 1812, Eichhorn rejected all the Pastoral Epistles; and in 1826, De Wette attacked Ephesians, but with such lack of historical treatment as to win no widespread acceptance.

But the criticism of F. C. Baur, of Tübingen, was of more significance. Before coming to this work he had attained a high position for his labors in Church History and History of Dogmas. In 1835 he wrote on the Pastoral Epistles, and, ten years later, an elaborate monograph on Paul. His position is, that the first four canonical epistles of St. Paul, and the Revelation of St. John, are the only genuine writings of the New Testament. All the rest are pseudepigraphic products of an historical development extending until the middle of the second century, mediating between the Judaic Christianity of the original Apostles, and the doctrine of grace as taught by St. Paul. The adaptation of the hypothesis to the formulas of the Hegelian philosophy, which had taken firm hold upon the German students of that period, the well-known antagonism of Baur to the older Rationalism, his conceded learning, his high private character, and his clear style with its freedom from everything artificial, strained or personal, contributed to give his statements great weight, and to produce a deep impression. Nor has his influence ceased, however widely his standpoint has been abandoned. Even some who discredit his distinction between the genuine and spurious epistles, as *e. g.* Bernard Weiss, have received from him the hint as to different stages of historical development.

Looking back, however, over the difficulties inherent in Baur's hypothesis, the great consideration it received appears strange. The first difficulty was to get rid of the historical testimony. This he did at one stroke by affirming that there were no witnesses for the rejected epistles whatever, whose testimony is of any account and that they cannot be traced further back than Origen, Tertullian, and Clement of Alexandria. The learned Professor of Church History had forgotten that, forty years before the great work of Irenæus, Marcion had included in his compilation, six of the ten epistles rejected by the former!

The second difficulty is, as to how the individual congregations could have been persuaded that, from thirty to seventy years before, they had received epistles from Paul, of which, up to the later time, they had not heard. These, too, were congregations which, as we learn from Clement, Polycarp, and Irenæus, laid the greatest stress upon their special relation to the Apostles; and the time was when, at any rate, the children of the pretended recipients, some of whom are expressly named, were still alive!

Thirdly, Baur's criticism altogether fails in its examination of the internal evidence. Whether it arose from natural disposition, or the influence of the Hegelian philosophy, or the defects of his seminary training, he had no appreciation of the less prominent, but yet all-important minutiæ of real life, that could not be learned from books. And yet, without taking them into the account, how much is lacking for a true estimate of these epistles?

Fourthly, Baur could justly be expected to show that the arguments which he employed against the nine epistles that he rejected, are inapplicable to the four that he regarded genuine. But here again he fails. The external evidence for Philippians and Ephesians is stronger than that for Galatians and II Corinthians. As to the inner proofs, Professor Zahn occupies several pages in the outline of a youthful argument which he had prepared to prove, upon Baur's premises, and with his weapons, that I Corinthians was not written by Paul.

Nor has Baur been without reputation, as by Thiersch (1845) and Von Hofmann. There has also been a re-action among Baur's adherents. Men, like Hilgenfeld, have acknowledged the genuineness of more than one epistle of Paul rejected by Baur. Ritschl broke completely with the entire historical construction of Baur.

Recent attempts also have been made to fabricate a genuine Paul, from the traditional collection of his epistles. One of the most interesting is that of Hitzig (1870), whose distinction had been previously achieved in Old Testament study. He held that the Agricola of Tacitus formed a model for the Epistle to the Philippians, and that the author of the Epistle to the Hebrews was familiar with Josephus. A genuine Epistle of Paul to the Colossians was made the basis of a spurious Epistle to the Ephesians, which was then again elaborated into the Epistle to the Colossians in our canon! This hypothesis is now known by the name of Holtzman, simply because, without the least additional item, he spread Hitzig's argument over eleven times the space of paper (1872).

The Interpolation Hypothesis found its most thorough application in 1886, in the *verisimilia* of the two Dutch writers, Pierson and Naber. They assume that the basis of all of Paul's epistles is a Jewish document, written in the interests of a Reformed Judaism, which, about the beginning of our era, renounced circumcision and the entire ceremonial law. A Christian writer, "Paul the Bishop," to supplement his own poverty of thought, appropriated much of this document; and, after Christianizing it by many additions and amendments, used it in letters to various congregations. Everything great, heroic, aggressive in the epistles comes from this Jewish document! Besides these "Paul the Bishop" is represented as having composed a few other epistles which are now lost, and when the stock of Jewish material was exhausted other epistles, as *e. g.*, that of II Corinthians, were fabricated! Thus, at a very early date—no later than they are ordinarily believed to have been written—the epistles which we now possess originated!

All this, however, is proposed only as "probabilities." No attempt is made to determine what has actually occurred. The *Carthago delenda* of the present day at which these critics strike is: "The first beginnings of the Gospel are given in the New Testament." The true mode of carrying on such a controversy would be to show the improbability of the accepted position, instead of proposing counter-probabilities. In their view, the Apostle Paul of the epistles had no existence. Their composer's name was, indeed, Paul, but not "Paul the Apostle" as he calls himself, but "Paul the Bishop." He addresses the various congregations as their founder, and these congregations received his words as tho all were true! Nor is Paul of the Acts historical; the form of "Paul the Bishop" being the model for the fancy sketch of Acts!

But what is there to support these assumptions? Very little at best. We are assured that the epistles contain so much that is unintelligible and inconsistent that they must be compilations, for example, of I Thess. ii, 15 *sq.*, where Paul writes that the Jews who had slain Christ, had forbidden him and his associates to preach the Gospel to the Gentiles. Jews, we are told, could never have taken such offense; for had they done so, it would have shown that they believed that the Gospel was a means of salvation. Hence it is a Reformed Jewish missionary who speaks here of the opposition encountered from the Pharisaic Jews! Are we to suppose, then, that the Pharisaic Jews regarded the Reformed Judaism, preached by their opponents, without circumcision, Sabbath and sacrifices, as saving? Paul of Acts, as well as Paul of the Epistles, meets everywhere Jews who place hindrances in the way of the Gospel. According to many witnesses of the second and third centuries, the persecutions of Christians were generally excited by Jews, from hatred to the new religion which supplanted Judaism, in the place where it had hitherto won proselytes.

Negative critics in Germany, as well as Holland, turn their backs upon such crude speculations as these; but they should logically recognize in them only bolder applications of their own methods. They resemble each other in the rash consequences of their own lack of understanding, in the depreciation of the testimony of the Ancient Church, and in the inability to explain how these corruptions and interpolations could have found entrance at so early a period into churches which regarded them genuine epistles of their founders. They form the natural introduction to the last phase of criticism upon St. Paul's epistles, which denies the genuineness of them all. Bruno Bauer made this suggestion in 1850, 1851, and again in 1876. As presented by him it commanded no respect, but was not destined to be forgotten. In the year of his death, A. D. Loman, a distinguished Dutch theologian, again advanced it in his "*Quæstiones Paulinæ*," and it re-appeared three years ago in a work on "The Epistles to the Galatians," by R. Steck, Professor at Berne, who represents all the epistles as having been fabricated about A.D. 120-140, in the order in which we have them in the New Testament. Professor Steck, who commands more respect than any of his school since F. C. Baur, risks his argument on the rule that allusions made by the Apostle to former statements, must refer to previous epistolary, and never to previous oral, declarations. The reference in II Corinthians to a third visit of St. Paul to Corinth, is explained by an allusion in Romans, which the writer, forgetting that it was not written to the Corinthians, counts as one of his visits. Professor Steck presses against the genuineness of the epistles, the difficulty of understanding them, as well as the want of harmony among exegetes concerning the historical relations under which the epistles originated. Unfortunately for him, a genuine, critical spirit finds here only a proof of their genuineness. Take any epistle, whose spuriousness is conceded. The conditions in which the forger works require him to avoid ambiguities, and to speak with clearness. He has no foundation of actual realities with which he may presume his reader to be familiar. Every writer of genuine letters presupposes much, and makes allusions which cannot be understood, except by one who understands the historical relations. Professor Steck points to Gal. iv, 13, where Paul writes: "Ye know that through infirmity of the flesh, I preached the Gospel," as containing a brachylogy which no one in the world, but Galatians, could understand. Precisely so. Paul did not think of professors of the nineteenth century lecturing on his epistles but only of Galatians and Corinthians of the first century, who could be relied on to understand him. The circumstance that everywhere in these epistles a richness of manifold relations meets us, which we gather only laboriously and imperfectly from the words, is a proof that the epistle has arisen from real life, and belongs there.

On the external evidence, Professor Steck makes similar blunders. He recalls Marcion's revision of St. Paul's epistles, in order to expurgate the Jewish errors which he thought had entered. He dates the epistles, be it remembered, at from 120-140. Marcion's revision was in 140. Yet Marcion believed that the corruptions were of such long standing that it was impossible to obtain an uncorrupted copy! The testimony of Polycarp is pushed aside with the remark that it belongs to the period after the middle of the second century, "since Polycarp died, February 23d, 155." But Polycarp was nearly one hundred years old at his death. He was a good forty years old when the second century began, and had fifty years more to live before he so much as touched his feet in the last half of the second century to which Steck coolly passes him on.

But what can be the motive for such critical methods and such incredible results? It seems to be to cut loose from the Pauline doctrines of redemption and justification, which are the foundation of the older Protestantism, and to find, if possible, some different doctrines of grace and justification in the discourses of Jesus which may ever form the foundation of a new Protestantism. Yet this is nothing new. It is only an echo of the English Deism which expired a hundred years ago.

From this summary it will be seen, we think, that Professor Zahn wields a sharp sword and with very great effect.

## A CYCLOPEDIA OF PAINTERS AND PAINTINGS.*

In this companion volume to the musical referenee book from the same firm, much faithful compilation has entered that needs no hint in the preface. A special result has been achieved, however, rather than the general one a reviewer could anticipate; for one could wish that in this work, as in the case of its neighbor, the editors had avoided the use of the term "cyclopedia," and had resorted to some phrase like "Dictionary of Painters and Paintings" This more discriminating title would have defined strictly enough the two important matters that are attacked with distinguished success, and to which, without any other sufficiently broad encyclopedic office, this work is restricted. A cyclopedia should contain not only the story of each work and worker in art, but also the full complement of special analytic, critical and authoritative articles and definitions in all departments. The present *Cyclopedia* is a very large and carefully compiled dictionary as to exactly two topics in the fine arts. Consultation of the excellent bibliography it offers will be needed to supplement its utility to the student or critic.

It is an extremely full dictionary as to the number of its biographical notices, the entire field of painting having been brought together into it with few significant omissions. Short, condensed, bristling with data and with terse, correct characterizations as to style, the notices of the painters succeed each other. After the biographical résumé follows a list of the artist's works which, if not complete—occasionally by no means this—is judicious and often lengthened out to a degree approaching completeness. Witness the lists of Rembrandt's, Rubens's and Van Dyk's pictures which fill

*CYCLOPEDIA OF PAINTERS AND PAINTINGS. Edited by JOHN DENISON CHAMPLAIN, Jr., Critical Editor, CHARLES C. PERKINS, Corresponding Member of the French Institute. With more than two thousand illustrations. New York: Charles Scribner's Sons.

respectively many columns with individualized canvases, dates and locations. (To this the standard engraving or etching has frequently been added.) The antique paintings of Greece, the Renaissance's thousand and one artists and all the representative men in Europe and America are thus noticed, and for the amount of research and pains that this process has required there is no need of the hint the preface contains. The cosmopolitan inclusiveness shown is complete.

In its second charge, the mention under a separate notice of all important pictures a large representation appears, altho anything like carrying this process out to the full, would be impracticable and unnecessary. As to omissions or rejections, too, critical prejudice and bias would have plenty of wrangling. The editors have been judiciously conservative in making such individual mention of an artist's best pictures, as far as practicable, in English nomenclature, with, of course, special attention to the Italian Renaissance and the great types of style and influence. A cross-reference system runs through the whole *Cyclopedia*, exceedingly well devised and managed, and specially useful here. Thus the so-called "Night Watch" of Rembrandt will be named under "Sortie," "Night Watch," "Amsterdam Musketeers" and "Rembrandt"—the fullest descriptive matter, naturally, under the first word, the "Nativity" of Corregio (of the Dresden Gallery), as "Shepherds" "Nativity" and "La Notte," and so on. In sundry subjects, especially the sacred ones, that have employed the brushes of the best masters, by common consent or circumstances, *exempla gratia* the Crucifixion, the Assumption, and the like, a considerable group of pictures is condensed for quick consultation, also with cross-references.

But just here let us express our great dissent from one determination the editors have adhered to in making up their book, that is immediately related to this necessary cross-reference system in any art dictionary—a decision on their part extraordinarily foolish. That large—and we might write supremely important—group of painters, especially of the Italian Renaissance, known so long by their studio and supposititious names, this book recognizes by them and treats under them in preference to the legitimate names. Now, in view of a particular and most advisable movement in the other direction now in progress, such a notion is a most blundering one. The sooner Bigordi, Biagio, Bazzi, Vecellio, Sanzio, Buonarotti, Tisio, Barbarelli, Reni, and Riccra, for example, assert their patronymics over their sobriquets, however endeared by usage, the better. Not to aid the process in a cyclopedic dictionary is a great pity.

The *Cyclopedia's* two offices, which nothing incidental relatively makes less important or engrossing in its course, are thus defined. The amateur and art student, who is seeking facts, not criticism, and a quick outline acquaintance with men and works can find nothing in English that will render him such general and accurate help; and even the professional critic of the fine arts will make a constant and grateful use of its facilities unless his memory be phenomenal. In the majority of cases ready reference means brief information, and these things are complementary in this work. It is to be added that many hundreds of outline drawings, in woodcut, from pictures mentioned in the text, are inserted through its pages, besides a great number of portraits (also in outline only) of artists; and autographs and fac-simile signature marks in profusion. These last are the most significant of these embellishments; and tho a purpose of identification may be assisted by the first-mentioned illustrations they are quite dispensable, we are sure, and they have only the minimum of original artistic attractiveness as illustrations—and the vignette portraits leave much to the imagination, taste or memory. The four etched frontispieces, processed from pictures by Makart, Tadema, Bastien Le Page and George Inness, together with the large reproductions of the same accompanying, are likely to gratify a popular taste rather than one that is sensitive to subjects for such a purpose. The publishers have accorded the *Cyclopedia* an eminently handsome and solid dress in the way of fair pages, choice paper, clear and large typography, remarkably accurate proof-reading, and altogether a beauty of the mechanics of book-making to mark it among finely made books. That such a large and practicable and complete handbook—for such it is, practically—of two topics of consultation in painting may be followed up soon by that great and true cyclopedia of general and authoritative scope, a genuine cyclopedia of the graphic arts, we devoutly hope. Such works as these, however complete in one or two points, cannot but serve as stop gaps till their great successor is begun. To it the title "Cyclopedia" would be justly due, in every honorable and accurate use of the term; and if a group of original thinkers, special writers, authoritative collectors and representative teachers, be got together under proper editorship for the slow evolution of such a book, a fortune would reward the firm that shall set it before the critical world. We hope such a thing will be begun soon.

---

*The Canadian Guide-Book: the Tourist's and Sportsman's Guide to Eastern Canada and Newfoundland.* By Charles G. D. Roberts, Professor of English Literature in King's College, Windsor, N. S. (D Appleton & Co., New York. $1.50.) This Guide-Book covers much the same ground as Sweetser's in the Ticknor Series, but is a different, and we should say indispensable, *vade mecum* to go with the tourist in the Dominion. One hardly knows how much there is in it to contribute to his comfort and intelligent enjoyment until he has used it in friendly combination with Sweetser's "Maritime Provinces," through several weeks of actual travel. Both of these books are excellent. Both present the indispensable mass of tourist statistics as to routes, hours to arrive and depart, connections, fares, hotels, costs, etc., with accuracy and in well-organized arrangement. Sweetzer follows the Baedeker plan as nearly as possible. Professor Roberts gives his book a free scope and expands on the literary, historical, esthetic and sporting side of the subject with an occasional excursion into the poetry or romance of Indian legend and life in the wild woods. He is himself a happy combination of all these interests, an enthusiastic canoeist and traveler, a keen sportsman, and withal a Professor of English Literature. His book is rich in enthusiasms. In a quietly seductive way it calls on the tourist to love the people, to enjoy the country, and to be happy himself while he himself is in it. In general arrangement and in its working up it is thrown into literary form and is a pleasant book to read, and particularly interesting as an introduction to the old French history and the connection of Nova Scotia and New Brunswick with colonial New England and with the Tories or Loyalists of the Revolutionary War. In several weeks of use we have found this one of the few Guides which is written up to date and can be relied on as to hotel charges, cabs, fares, distances, etc. In a rapidly developing country like the Dominion the latest Guide will have the advantage. Sweetser with all his merits is, in some instances, six or possibly even eight years behind in his "Maritime Provinces." The defects of Mr. Roberts's book is the want of an index, which is only imperfectly met by the full and well-arranged Table of Contents. In fact the book is constructed in a way which makes it a difficult one to index, and might be made more useful by some re-arrangement or reconstruction with an eye to summary presentation and condensed forms which could be looked up conveniently in an index. The Guide is especially useful in the Maritime Provinces of Nova Scotia and New Brunswick, Newfoundland, Prince Edward Island, and the St. Lawrence region. Sportsmen could hardly ask anything better. The Appendix gives the fish and game laws with lists of fishing waters and their lessees.

*An Old Chronicle of Leighton*, by Sarah Selina Homer (New York: Anson D. F. Randolph & Co, $1.50), fills the measure of a good old fashioned English love-tale in which the course of courtship does not run smoothly, tho it comes at last to a pleasant end.——*Bob; a Story for Boys*, by Margaret Sidney (Boston: D. Lothrop Co, $1 00), will find many eager readers. It is a bright, earnest, captivating story for the young, and its influence will be good.——*Paul's Angel.* By Mrs. S. S. Robins. Illustrated. (Boston: Bradley Woodruff $1 00.) The author of this bit of fiction for boys knows how to trim noble sentiment down to the comprehension and sympathy of the young. Her little story vividly sets forth the value of reputation based on good character.

*Around Brontom*, by Mrs. Mary R. Baldwin (New York: Hunt & Eaton, $1 00), is one of those stories that remind us of feeble good people. There is not much force in it, but its author meant well in writing it.——From the National Temperence Society and Publication House we have received *Afterward*, by Mrs. S. M. I. Henry. It is a book of 568 pages of over 300 words each, and it is pretty well supplied with incidents, but we have not yet found it interesting. However, if, as some critics assume, it is the reviewer's duty to judge a work by the author's aim, we certainly ought to pronounce this a good story; for her purpose has been to do good.

*From Shadow to Sunlight*, by the Marquis of Lorne (New York: D. Appleton & Co. 50 cents), shows pretty clearly that a name cannot write a book. This little story is about such a piece of fiction as the average American girl can write six months after her school days are over. It is not badly imagined, and it is told with a certain air of simplicity that is rather pleasing; but it is crude and commonplace in the extreme. As a piece of art it amounts to nothing; as a political tract it has no special value.

E. P. Robins has translated Georges Ohnet's novel, *A Debt of Hatred*, and the Cassell Publishing Co. has issued it as No. 78 of their "Sunshine Series." It is a very Frenchy French story by a master of fiction-making—but a master who is not very particular about what goes into his books so they are interesting. It is a sensational and not very clean story.

## LITERARY NOTES.

VERNON LEE has written a short story which will run through two numbers of *The Contemporary Review*.

...Mrs. Oliphant's biography of Laurence Oliphant has passed into a fifth edition in England, while Mrs. Sutherland Orr's life of Browning is in its second.

....*Macmillan's Magazine* for July, contains one of the best papers on Laurence Oliphant we have seen. Another most interesting paper is one giving some of the unpublished letters of Charlotte Brontë.

....*Scribner's Magazine* for August will be largely devoted to fiction. Robert Louis Stevenson and Lloyd Osbourne will begin a new serial, called "The Wrecker"; and there will be five short stories besides, including one by Mr. Thomas Nelson Page, and one by Mr. T. R Sullivan.

....Mr. John Burroughs contributes to *The Chautauquan* for August an essay on "The Spell of the Past," a very readable paper with all its author's usual freshness and earnestness. Mr. Burroughs is one of the few men who may always be depended upon to write from conviction, rather than from the mere empty desire to write, or, worse still, from the beggarly need to turn a penny; and he is, therefore, one of the few who redeem our current literature from the inevitable curse of journalism and *journalese*. There is also a literary paper by Mr. John Vance Chenev, and a study in Sociology by Miss Clare De Graffenried.

....In the August number of *The Cosmopolitan*, Amélie Rives's new novel, "According to St. John," is begun. It is somewhat too sensational and lacking in her usual power, so far as it goes. For the rest, this number is not a very striking one, tho several promising subjects are treated of. President Gilman has a paper on Johns Hopkins University; and there is an article on The Woman's Press Club of New York, illustrated by some hideous woodcuts for which the distinguished journalists will hardly thank *The Cosmopolitan*. The ornamental head and tail pieces, too, such as those used in "Gambling in High Life," are in the most vulgar taste of half a century ago. *The Cosmopolitan* is enterprising and well-to-do, but its art and poetry are sad exhibitions as a rule. The departments conducted by Edward Everett Hall and Murat Halstead are always pithy and good.

....The Librarian of Congress has just issued two circulars for the benefit of those not yet acquainted with the provisions of the New Copyright law. The first is to foreign authors and publishers, and reminds them that "the charge for record of title of each publication the reproduction of any one not a citizen or resident of the United States is one dollar, and fifty cents in addition for a copy of such record." The other is addressed to domestic authors and publishers, informing them that "for an American citizen to secure copyright in Great Britian three conditions are necessary: First, the title should be entered at Stationers' Hall, London; the fee for which is five shillings sterling, and five shillings additional if a certified copy of entry is required. (2.) The work must be published in Great Britain, or in her dominions, simultaneously with its publication in the United States. (3.) Five copies of the publication are required, one for the British Museum, and four on demand of the Company of Stationers for four other libraries. Copyright in Canada is to be registered with the Minister of Agriculture at Ottawa; fee $1 for registry and fifty cents for certificate, and the work to be published in Canada, and two copies deposited. The copyright may be secured in France by a foreigner by depositing two copies of the publication at the Ministry of the Interior at Paris; no fee or entry of title required. To secure copyright in Belgium a foreigner may register his work at the Department of Agriculture, Industry, and Public Works at Brussels. In Switzerland, registry of title at the Department of Commerce and Industry at Berne is optional, not obligatory; fee two francs. If registered, a deposit of one copy is required. The Librarian of Congress cannot take charge of any copyright entries or arrangements with other countries.

## BOOKS OF THE WEEK.

Chattanooga. A Romance of the American Civil War. By F. A Mitchel. (Late U.S.A.) 7¾x5¼, pp. 229. New York: American News Co. .....

The Greatest Work in the World; or, The Evangelization of all Peoples in the Present Century. By Arthur T. Pierson. 7¼x5, pp. 62. New York and Chicago: Fleming H. Revell Co. ..... $0

Readings from French History. Edited by O. B. Super, Ph.D. 7x4¾, pp. v, 330. Boston: Ailyn & Bacon. ..... 1 00

How Salvator Won, and Other Recitations. By Ella Wheeler Wilcox. 7¾x5, pp. 160. Edgar S. Werner. ..... 0 50

The Late Mrs. Null. By Frank R. Stockton. 5x7¼, pp. 437. New York: Charles Scribner's Sons. ..... 0 50

Impressions and Opinions. By George Moore. 7½x5, pp. 446. The same. ..... 1 25

Manuals of Faith and Duty. No. IX. Heaven. By George Sumner Weaver, D.D. 7x4¾, pp. 100. Boston: Universalist Publishing House.

Commentary on the Old Testament. Volume II. Leviticus, Numbers, and Deuteronomy. Leviticus and Numbers, by Daniel Steele, D.D. Deuteronomy, by John W. Lindsay, D.D. 7½x5 pp. 526. New York: Hunt & Eaton. ..... 2 00

Donald Ross of Heimra. A Novel. By William Black. 8x6, pp. 335. New York: Harper & Bros ..... 0 50

The Adventures of Three Worthies. By Clinton Ross. 4¾x3¼, pp. xi, 112. New York: G. P. Putnam's Sons. ..... 0 75

Church and Creed. By R. Heber Newton. 7x 5¼, pp. xx, 212. The same. ..... 0 75

The Story of Portugal. By H. Morse Stephens. 7¾x5½, pp. xxiv, 448. The same. ..... 1 50


## NEW PUBLICATIONS.

JUST PUBLISHED.

### ADOPTING AN ABANDONED FARM.

By KATE SANBORN. The third volume in Appletons' Summer Series. 16mo. Half cloth, with specially designed cover, 50 cents.

Miss Sanborn is one of the brightest of the many bright women who are writing to-day in this country. In this book she tells the story of her own experience, related with a freshness, vivacity, and good humor which will be sure to increase the reader's interest in the subject so well fitted to midsummer reading.

### MAID MARIAN, AND OTHER STORIES.

By MOLLY ELLIOTT SEAWELL, author of "Throckmorton" and "Little Jarvis." No. 77, Town and Country Library. 12mo. Paper, 50 cents; cloth, $1.00.

"'Throckmorton' is a delightful bit of fiction. With keen penetration and remarkable power of analysis the author combines a rare sense of humor."—*Louisville Courier-Journal.*

"The pages of 'Throckmorton' are alive with picturesque sketches. Its humor is never forced, and its pathos is never overdone. It is a novel to linger over."—*The Critic.*

*For sale by all booksellers, or will be sent by mail on receipt of price by the publishers.*

**D. APPLETON & CO.,**
1, 3, & 5 BOND STREET, NEW YORK.

## Carmina Sanctorum.

Best Hymns and Tunes for Church Worship.
A. S. BARNES & CO., 751 Broadway, N.Y

## THE POPULAR SCIENCE MONTHLY
### FOR AUGUST.

**From Fetich to Hygiene.** ANDREW D. WHITE, LL.D. A terrible picture of the ravages of epidemics when prayers and saintly relics were relied upon to check them, to the neglect of sanitation.

**The Value of Statistics.** Hon. CARROLL D. WRIGHT. Tells how census returns should be used, and how they are sometimes made to give false evidence.

**The Evolution of the Woolen Manufacture** (*concluded*). S. N. D. NORTH. An account of the dyeing and finishing processes, and the commercial progress of the industry. Illustrated.

**Dress and Adornment.** I. DEFORMATIONS. Prof. FREDERICK STARR. An interesting description of various modes of cutting the flesh, tattooing and painting the skin, filing the teeth, and shaping the skull. Illustrated.

PROFESSOR HUXLEY AND THE SWINE-MIRACLE, by W. E. Gladstone; ILLUSTRATIONS OF MR. GLADSTONE'S CONTROVERSIAL METHOD, by Prof. T. H. Huxley; HEAD FLATTENING AS SEEN AMONG THE NAVAJO INDIANS, by Dr. R. W. Shufeldt (illustrated), THE RELATIONS OF ABSTRACT RESEARCH TO PRACTICAL INVENTION, by C. W. Clarke; HYPOCRISY AS A SOCIAL DISEASE, by Dr. R. W. Conant; THE PRACTICAL OUTCOME OF SCIENCE by W. H. Smith, M.D., GINSENG IN COMMERCE, by J. J. Bell (illustrated); SKETCH OF F. W. A. ARGELANDER, with Portrait.

SCIENCE AND WEALTH (Editor's Table); LITERARY NOTICES; POPULAR MISCELLANY; NOTES.

*50 cents a number; $5.00 a year.*

**D. APPLETON & CO. NEW YORK.**

# Harper's Magazine

FOR

## AUGUST.

### ARTICLES.

*New Zealand.* By Professor GEORGE M. GRANT. With 18 illustrations from photographs and from drawings by W. T. SMEDLEY and others.

*The Vigilantes of California, Idaho, and Montana.* By JOHN W. CLAMPITT.

*Glimpses of Western Architecture. Chicago, I.* By MONTGOMERY SCHUYLER. With 9 illustrations.

*Nihilists in Paris.* By J. H. ROSNY. Illustrated by P. RENOUARD and A. LEPÈRE.

*London—Plantagenet. I. Ecclesiastical.* By WALTER BESANT. With 19 illustrations drawn by HARRY FENN, H. D. NICHOLS, and E. PENFIELD.

*What is Inheritance?* By Dr. ANDREW WILSON.

*Some American Riders.* Fourth Paper. By Col. THEODORE AYRAULT DODGE, U.S.A. With 5 full-page illustrations from paintings by FREDERIC REMINGTON.

*Lord Byron's Early School-Days.* By Professor W. G. BLAIKIE.

### FICTION.

*Peter Ibbetson.* A Novel. Part III. By GEORGE DU MAURIER. With 14 Illustrations by the author.—*An Imperative Duty.* A Novel. Part II. By WILLIAM DEAN HOWELLS.—*Luck.* A Story. By MARK TWAIN.—*Zan Zoo.* A Story. By GEORGE HEATH.

### POETRY.

*In the High Tower.* By JULIA C. R. DORR.—*The Wizard Harp.* By KATE PUTNAM OSGOOD.—*Answered.* By NANNIE MAYO FITZHUGH.

*Editorial Departments,* as usual, conducted by GEORGE WILLIAM CURTIS, WILLIAM DEAN HOWELLS, and CHARLES DUDLEY WARNER.

**Subscription Price, $4.00 a Year.**

**HARPER & BROTHERS, PUBLISHERS,**

**New York City.**

**THE LEADING MAGAZINE ADVERTISING AGENTS.**
HERBERT ROOTH KING & BRO. 22 Broadway, N. Y.

**SUNDAY-SCHOOL BOOKS.**
Large Stock, low prices. Catalog.
TIBBALS BOOK CO., 26 Warren St., N.Y.

**SUCCESSFUL ADVERTISERS** are using Remington's County Seat List, Pittsburgh, New York

**NEWSPAPER ADVERTISING.**
170 Pages, 30 Cents.
G. P. ROWELL & CO., 10 Spruce Street, N. Y.

**VIEWS** Carefully selected, and tastefully "grouped" 6 views, 25c.; 12 views, 50c. Orders promptly filled. Stamps taken. Send for descriptive list of views. EXCELSIOR VIEW CO., Bank Building, Colorado Springs, Colo.

**AGENTS** WANTED to sell our POPULAR **BOOKS.** Splendid terms to workers. Send for Illustrated Circulars to American Publishing Co., Hartford, Conn., Boston, St. Louis or Cincinnati.

**MUSIC.**

**NOW READY!**

## Gospel Hymns No. 6,

—BY—

IRA D. SANKEY,

JAS. McGRANAHAN, GEO. C. STEBBINS,

AND

**238 HYMNS.**

**PRICE, $30 PER 100 COPIES.**

Add 6 Cents per Copy if ordered by Mail.

The John Church Co., 74 W. 4th St., Cincinnati. 13 E. 16th St., New York. | The Biglow & Main Co., 76 E. 9th St., New York. 81 Randolph St., Chicago.

## The Sovereign Choir!

A book of easy anthems. 75c.; $6.00 per doz. The fourth edition in eighteen months. Gives universal satisfaction. Returnable if not satisfactory, and money refunded.

**CLAYTON F. SUMMY,** Music Publisher and Importer,
174 Wabash Ave., Chicago.

**FISCHER PIANOS.** Estt 1840.
Grand, Upright and Square.
Moderate Prices.
TO RENT, INSTALMENTS, AND EXCHANGED.
**5th Ave., cor. 16th St., N.Y.**

J. CHURCH CO., Music Publishers, Cincinnati, O.

**EDUCATION.**

**ABBOT ACADEMY,** FOR YOUNG LADIES.
The 63d years opens on Thursday, September 10th, with superior accommodations in its new and improved buildings. For circulars apply to W. F. DRAPER; for admission, to Miss PHILENA McKEEN, Principal, Andover, Mass.

**ASHLEY HALL, Montvale, Mass.**
Home School for Girls. Ten miles from Boston.
MISS WHITTEMORE, Principal.

**MISS BOYER'S ENGLISH, FRENCH and Music School,** for Boarding and Day Pupils, 1924 Chestnut St., Philadelphia. Music Department in charge of Miss E. P. Sherwood, and under the supervision of W. H. Sherwood

**BLAIR PRESBYTERIAL ACADEMY.**
BOTH SEXES.
John I. Blair foundation. English, Latin, Greek, French, German, Music, Drawing, Painting, Physical Culture. New building for young ladies. Large endowment. Low rates.
J. H. SHUMAKER, Blairstown, N. J.

BOSTON UNIVERSITY
**SCHOOL OF LAW.**
Enlarged quarters. New Library. Largest Faculty. Fees moderate. Free Scholarships. Opens October 1. Address Hon. E. H. BENNETT, Dean, 10 Ashburton Place, Boston, Mass.

**BRADFORD ACADEMY** For the higher education of young women. Buildings unsurpassed for comfort and health. Full corps. Competent teachers. Year commences Sept. 9, 1891. For circulars and admission apply to the Principals, Miss ANNIE E. JOHNSON, Miss IDA C. ALLEN, Bradford, Mass.

**BRYN MAWR COLLEGE**
A COLLEGE FOR WOMEN.
Bryn Mawr, Pa., ten miles from Philadelphia. Offers graduate and undergraduate courses in Sanskrit, Greek, Latin, Mathematics, English, Anglo-Saxon, French, Old French, Italian, Spanish, German, including Gothic and Old High German, Celtic, History, Political Science, Physics, Chemistry, Biology, and lectures on Philosophy. Gymnasium, with Dr. Sargent's apparatus complete. Fellowships (value $450) in Greek, English, Mathematics, History, and Biology. For program, address as above.

NEW YORK, Buffalo, 284 Delaware Avenue.
**BUFFALO SEMINARY.**—THE FORTY-FIRST year begins September 16th. For circulars address MRS. C. F. HARTT.

**CAYUGA LAKE MILITARY ACADEMY,** Aurora, N. Y. For illustrated circular address A. K. McALPINE, A. M., Principal.

**CLASSICAL SCHOOL FOR GIRLS.**
Primary and advanced work. Certificate accepted by Wellesley and other colleges. Delsarte, Gymnastics. Re-opens Sept. 29th. MISS NORTH and MISS BARNES, Principals, 1061 Madison Ave., N. Y.

**THE CLAVERACK COLLEGE**
AND HUDSON RIVER INSTITUTE
For Boys and Girls, will open its 38th year Sept. 4th. For catalogues, address
Rev. A. F. FLACK, A.M., Prest., Claverack, N. Y.

**DICKINSON SEMINARY,**
WILLIAMSPORT, PA.
A thoroughly-equipped Classical and Scientific School for both sexes. 15 teachers. Regular and elective courses. Degrees conferred. Rare facilities in Music, Art, and Modern Languages. Steam heat; electric light; all modern appliances. $225.40 pays all charges in a regular course for one year. Discounts to preachers, teachers, and two from same family. Year begins Sept. 1st. Catalogue free.
E. J. GRAY, D.D., President.

**DREW LADIES' SEMINARY,** Carmel, N. Y. Healthful, homelike, thorough, progressive. Illustrated circular. Rev. GEO. CROSBY SMITH, A.M.

**EAST GREENWICH ACADEMY.**
Founded 1802. Both Sexes. On Narragansett Bay. Steam heat. Electric light. Endowed. Twelve courses. $30 a year. September 1st. For illustrated catalogue, write Rev. F. D. BLAKESLEE, D.D., East Greenwich, R. I.

**ELMIRA COLLEGE FOR WOMEN.**
Courses of study those of first-class colleges. Electric lights, steam heat and elevator. Astronomical Observatory. Art School, Music Building, etc. 217 students.
ELMIRA COLLEGE SCHOOL OF MUSIC.
Six specialists in musical faculty. Every facility for work of highest grade. Over 100 students.
CHARLES VAN NORDEN, D.D., Prest., Elmira, N. Y.

**Fort Edward Collegiate Institute.**
For 100 young women. Superb modern buildings. Twelve teachers. Six graduating courses and preparatory. For school year, Sept. 14th, $240 pays board, furnished room and all tuitions except music, art, stenography and typewriting. See illustrated catalogue.
JOS. E. KING, D.D., Fort Edward, N. Y.

**HOUGHTON SEMINARY**
continues to give Young Women unsurpassed advantages for gaining best preparation for college and for social life. Sanitation perfect. Send for references. 31st year.
A. G. BENEDICT, A.M., Clinton, N. Y.

## Illinois College,

JACKSONVILLE, ILLINOIS.
Founded in 1829. The oldest college in the state. Address President EDWARD A. TANNER, D.D.

**INTERNATIONAL Y. M. C. A. TRAINING** School, Springfield, Mass., trains men for the General Secretaryship and Physical Directorship of Associations. For catalog, address Oliver C. Morse, Sec.

**IVY HALL** BRIDGETON, NEW JERSEY.
Home and College preparatory School for Young Ladies. Established 1871.
Mrs. J. ALLEN MAXWELL, Principal. Bridgeton, N. J.

**LAKE ERIE SEMINARY,** Painesville, O. Buildings enlarged; increased opportunities for the liberal and thorough education of young women. Thirty-third year begins September 16th, 1891.
Miss MARY EVANS, Principal

**LYNDON HALL—FOR YOUNG LADIES.**
42d Year. College Preparation. Circulars by mail.
SAMUEL WELLS BUCK, A.M., Poughkeepsie, N. Y.

**MISS MITTLEBERGER'S SCHOOL FOR GIRLS.** 1020 Prospect St., CLEVELAND, OHIO.
Re opens September 24th.
Certificate admits to Wellesley, Smith and Vassar.

**NEW ENGLAND CONSERVATORY OF MUSIC** Dr. EBEN TOURJÉE.
FOUNDED BY
CARL FAELTEN, Director.
**Piano, Organ, Violin, Voice, Etc.**
Systematic courses in class and private lessons. Tuition, $10 to $30 for 20 class lessons. Many free Classes, Lectures, Recitals, etc. Elocution, Oratory and Dramatic Action, Fine Arts, Literature, Languages, Piano and Organ Tuning. COMFORTABLE HOME for Lady Students. Calendar Free.
**Fall Term begins Sept. 10, 1891.**
FRANK W. HALE, General Manager.
Franklin Square, Boston, Mass.

**MT. AUBURN INSTITUTE Cincinnati**
FRENCH AND ENGLISH HOME SCHOOL for Young Ladies. H. THANE MILLER, President.

**NEW YORK MILITARY ACADEMY,** Cornwall, N. Y. Prep. Dept. at Worrall Hall, Peekskill, N. Y. COL. C. J. WRIGHT, A.M., President.

MASSACHUSETTS—AMHERST.
**OAK GROVE HOME SCHOOL.**
Re-opens September 24th, 1891. Pupils received at Smith and Wellesley on our certificate.
MISS VRYLING W. BUFFUM, A.B., Principal.

**OGONTZ SCHOOL FOR YOUNG LADIES**
Removed in 1883 from Chestnut St., Philadelphia, to Ogontz, the spacious country seat of JAY COOKE, will begin its forty-second year Wednesday, September 23th. For circulars, apply to PRINCIPALS, Ogontz School, Montgomery County, Pa.
*Principals* *Principal Emerita,*
Miss FRANCES E. BENNETT, Miss SYLVIA J. EASTMAN. Miss H. A. DILLAYE.

## Riverview Academy,

**POUGHKEEPSIE, N. Y.**

55TH YEAR.

Prepares thoroughly for College, the Government Academies and Business. Military Drill.

**BISBEE & AMEN, Principals.**

A Special Circular of Information is ready for distribution by
**THE UNIVERSITY OF ROCHESTER,**
and will be sent on application to PRESIDENT DAVID J. HILL, Rochester, N. Y. Term begins September 10th

**ROCKLAND COLLEGE,**
NYACK-ON-THE-HUDSON, N. Y.
Ladies and Gentlemen. Regular and Special Courses. $250 per year. Catalogues of W. H. BANNISTER, A.M.

**ROSWELL HOME SCHOOL,** Mohegan Lake, N. Y. Boys under twelve. Kindness and training. Healthful location. Send for Circular.
MRS. DANIEL D. CHAMBERLAIN, Principal

NEW YORK CITY, WASHINGTON SQUARE.
**SCHOOL OF PEDAGOGY,**
UNIVERSITY OF THE CITY OF NEW YORK.
HENRY M. MACCRACKEN, D.D., LL.D., CHANCELLOR
Instruction in all departments of higher pedagogy. Excellent facilities for the study of methods and systems. Students can help themselves by teaching. Lectures daily at 4 P.M. and Saturdays. Five courses. Expenses low. Scholarships. Degrees Master of Pedagogy and Doctor of Pedagogy. Term from Oct. to May.
Circulars and information sent on application.
JEROME ALLEN, Ph.D., Dean.

**SEDGWICK INSTITUTE,**
Great Barrington, Mass. Berkshire Co.
A select and limited school for young men and boys. Prepares for college or business. Pupils are members of the Principal's family and receive personal care and attention. Address E. J. VanLennep, Principal.

**SIGLAR'S PREPARATORY SCHOOL.** The mistake in bringing up boys begins at eight. A pamphlet ($2d a year.) H. W. SIGLAR, Newburgh, N.Y.

## St. John's Military School,

MANLIUS, N. Y. (near Syracuse).
**Established 1869.**
A high grade family school. Location absolutely healthful. Most complete outfit. Courses of study are Civil Engineering, Classical, Commercial and Special. Preparatory and Primary Departments under special faculties. Under the visitation of the War Department. Military under U. S. Officer.
Rt. Rev. F. D. Huntington, S.T.D., LL.D., President.
Address Lt. Col. William Verbeck Superintendent.

STUDENTS IN POOR HEALTH, can pursue their studies at Del Norte College, Colo., in the wonderfully restorative climate of the San Luis Valley, and permanently regain their health. Instruction thorough. Standard high.

**MISS THOMAS'S FAMILY BOARDING SCHOOL.**
For the reception of 8 pupils only.
Students prepared for Vassar entrance by certificate.
Opens Wednesday, Sep. 16th.
Apply 23 Academy St., Poughkeepsie, N. Y.

**TEMPLE GROVE LADIES' SEMINARY,** Saratoga Springs, N. Y. Thirty seventh year begins Sept 16. Address Chas. F. Dowd, Ph.D., Pres.

PENNSYLVANIA, Meadville.
**THE ORMISTON SCHOOL,**—Under Unitarian direction. No sectarian tests. All properly furnished students for the Christian ministry welcomed. Tuition free. Address SECRETARY.

**WELLS COLLEGE** FOR WOMEN.
AURORA, N. Y.
Three Full Courses of Study. Location beautiful and healthful. A refined Christian Home. New Building with Modern Improvements. Session begins September 16th, 1891. Send for Catalogue.
E. S. FRISBEE, D.D. President.

**WESLEYAN ACADEMY,**
One of the best academic and classical schools in New England. The payment of $30, one-half in advance and the remainder Jan. 15th, will cover ordinary tuition, with board, for the year, beginning Sept. 2d. Send for catalogue to
G. M. STEELE, Prin., Wilbraham, Mass.

**WEST WALNUT STREET SEMINARY** for Young Ladies. 24th Year. Is provided for giving a superior education in Collegiate, Elective and Preparatory Departments; also in Music and Art. MRS. HENRIETTA KUTZ, 205 Walnut St., Philada.

**WESTERN THEOLOGICAL SEMINARY,**
Allegheny, Pa.
The term for '91–'92 opens on Tuesday, Sept. 15th. Opening address by Rev. Prof. W. H. Jeffers, D.D. For catalogues apply to Prof. T. H. ROBINSON, 316 Ridge Ave., Allegheny, Pa.

**Wilson College for Young Women.**
Fifty miles southwest of Harrisburg, in famous Cumberland Valley. From Baltimore four hours, Philadelphia five, New York seven. Pittsburgh nine. Six trains daily. Borders climate avoiding bleak north. $250 per year for board, room, etc., and all College studies except Music and Art. Large Music College and Art School. Music Department, this year, 154, independent of free classes. Full Faculty. College course B.A. degree. Music College B.M. Handsome Park. Large Buildings. Steam Heat, Electric Light, Gymnasium, Observatory, Laboratory, etc. For catalogue, address Rev. J. EDGAR, Ph.D., Pres., Chambersburg, Pa.

**YALE DIVINITY SCHOOL.**
With the privileges of the University open to every Christian denomination. PROFESSORS AND INSTRUCTORS: Timothy Dwight, George E. Day, Samuel Harris, George P. Fisher, Lewis O. Brastow, Edward L. Curtis, Isaac H. Stevens, Frank C. Porter, Mark Bailey, Gustave J. Stoeckel. Begins Sept. 24th. For catalogue and further information, apply to Prof. GEORGE E. DAY, Dean of the Faculty, New Haven, Conn.

# OHIO STATE UNIVERSITY

COLUMBUS, OHIO. Permanent Income from the State. Annual Revenues, $130,000. Twenty-five departments. Forty-three Professors and Assistants. Classical, scientific and technical courses. Ten Laboratories. Both sexes admitted. Tuition free. Send for catalogue.


## Financial.

### NATIONAL BANKS OF N. Y. CITY.

WE call special attention to the quarterly reports of a large number of the National Banks doing business in this city, published in this issue of THE INDEPENDENT, a summary of the more important items being given herewith. The stocks of these banks are largely held by investors throughout the country, and they will be glad to know—what the facts show—that no better or safer financial institutions can be found anywhere. Read the figures:

| AMERICAN EXCHANGE NATIONAL BANK. | |
|---|---|
| Resources | $24 954,526 |
| Capital stock | 5.000 000 |
| Surplus | 1,600 000 |
| Undivided profits | 468,631 |

| BANK OF NEW YORK, N. B. A | |
|---|---|
| Resources | $23.489,893 |
| Capital stock | 2.000 000 |
| Surplus | 1,000 000 |
| Undivided profits | 823,049 |

| CENTRAL NATIONAL BANK | |
|---|---|
| Resources | $12,842 053 |
| Capital stock | 2 000 000 |
| Surplus | 400 000 |
| Undivided profits | 117,509 |

| CHATHAM NATIONAL BANK. | |
|---|---|
| Resources | $8.379.520 |
| Capital stock | 450,000 |
| Surplus | 700.000 |
| Undivided profits | 114,536 |

| CONTINENTAL NATIONAL BANK. | |
|---|---|
| Resources | $7 679.478 |
| Capital stock | 1.000 000 |
| Surplus | 200 000 |
| Undivided profits | 92,950 |

| EAST RIVER NATIONAL BANK. | |
|---|---|
| Resources | $1 621.587 |
| Capital stock | 250.000 |
| Surplus | 50,000 |
| Undivided profits | 88,958 |

| FIFTH NATIONAL BANK. | |
|---|---|
| Resources | $2 857,858 |
| Capital stock | 150 000 |
| Surplus | 35.000 |
| Undivided profits | 262,831 |

| FOURTH NATIONAL BANK. | |
|---|---|
| Resources | $27 680 114 |
| Capital stock | 3,200 000 |
| Surplus | 1,430.000 |
| Undivided profits | 213,129 |

| GARFIELD NATIONAL BANK. | |
|---|---|
| Resources | $5 365 188 |
| Capital stock | 200.000 |
| Surplus | 350 000 |
| Undivided profits | 20 445 |

| IMPORTERS' AND TRADERS' NATIONAL BANK. | |
|---|---|
| Resources | $29 555 018 |
| Capital stock | 1 500.000 |
| Surplus | 4,500,000 |
| Undivided profits | 622,539 |

| IRVING NATIONAL BANK. | |
|---|---|
| Resources | $4,845.862 |
| Capital stock | 500,000 |
| Surplus | 100,000 |
| Undivided profits | 193,443 |

| LEATHER MANUFACTURERS' NATIONAL BANK. | |
|---|---|
| Resources | $4,715 306 |
| Capital stock | 600,000 |
| Surplus | 400,000 |
| Undivided profits | 174 445 |

| LINCOLN NATIONAL BANK | |
|---|---|
| Resources | $5 831.561 |
| Capital stock | 300 000 |
| Surplus | 346 253 |
| Undivided profits | 41 830 |

| MERCANTILE NATIONAL BANK | |
|---|---|
| Resources | $12.138,910 |
| Capital stock | 1.000 000 |
| Surplus | 850,000 |
| Undivided profits | 117,489 |

| MERCHANTS' EXCHANGE NATIONAL BANK. | |
|---|---|
| Resources | $5 565,588 |
| Capital stock | 600 000 |
| Surplus | 45,000 |
| Undivided profits | 96,297 |

| NATIONAL BANK OF THE REPUBLIC. | |
|---|---|
| Resources | $16 045 365 |
| Capital stock | 1 500 000 |
| Surplus | 500 000 |
| Undivided profits | 463 332 |

| NATIONAL BUTCHERS' AND DROVERS' BANK. | |
|---|---|
| Resources | $2.546.621 |
| Capital stock | 600,000 |
| Surplus | 250,000 |
| Undivided profits | 44,886 |

| NATIONAL CITIZENS' BANK | |
|---|---|
| Resources | $4,516 839 |
| Capital stock | 600,000 |
| Surplus | 120 000 |
| Undivided profits | 295,056 |

| NATIONAL PARK BANK. | |
|---|---|
| Resources | $33,555.035 |
| Capital stock | 2,000 000 |
| Surplus | 2,000 000 |
| Undivided profits | 622,169 |

| NEW YORK COUNTY NATIONAL BANK. | |
|---|---|
| Resources | $4.121 651 |
| Capital stock | 200.000 |
| Surplus | 40,000 |
| Undivided profits | 532 957 |

| SIXTH NATIONAL BANK. | |
|---|---|
| Resources | $2 054.123 |
| Capital stock | 200.000 |
| Surplus | 200.000 |
| Undivided profits | 158,302 |

| SOUTHERN NATIONAL BANK. | |
|---|---|
| Resources | $2 906 332 |
| Capital stock | 1,000 000 |
| Surplus | 85,000 |
| Undivided profits | 16,803 |

THIRD NATIONAL BANK.

| | |
|---|---|
| Resources | $5 344 541 |
| Capital stock | 1,000,000 |
| Surplus | 25.000 |
| Undivided profits | 3,799 |

TRADESMEN'S NATIONAL BANK.

| | |
|---|---|
| Resources | $3,088.567 |
| Capital stock | 750 000 |
| Surplus | 80.000 |
| Undivided profits | 29,337 |

WESTERN NATIONAL BANK.

| | |
|---|---|
| Resources | $15.280 800 |
| Capital stock | 3,500,000 |
| Surplus | 56 112 |
| Undivided profits | 240,668 |

## MONETARY AFFAIRS.

THE outside public continues to give Wall Street a wide berth, ignoring the many concededly favorable conditions for the coming season's railway traffic; and the dullness of the past week has approached the remarkable record of the summer season of 1877. The events of the week were in the main of an unfavorable nature, but until the last two days they had little actual effect upon prices. Then the professional traders, who have been goaded to a point where they will welcome any developments capable of breaking the speculative deadlock, sold with sufficient freedom to cause moderate animation. The crop reports from both West and South are highly favorable, and grain is being exported in considerable quantities. The removal of the French embargo upon American pork is expected to stimulate the shipments of hog products. The more liberal export movement of our produce has caused larger offerings of spot commercial bills of exchange, as we predicted last week. Hence rates for sterling are materially lower, and bankers anticipate a further decline as the season advances, and as receipts of export grain here increase. A feature of the week in the exchange market has been the free offerings of bankers' sixty day bills. This is explained by the heavy offerings recently of commercial bills for August delivery. Bankers are anticipating their delivery by sales of their own long bills. Continental exchange has been relatively much firmer than sterling. As the above conditions were pretty well understood, the engagement of $300,000 gold for shipment to Germany was given comparatively little attention. It is now believed that there may be small additional shipments of specie as the result of fresh embarrassment in London growing out of the Argentine complications. The latter is in connection with the English Bank of the River Plate, which has been obliged to close its doors, but the institution named should not be confounded with the London and River Plate Bank, a much larger concern. The failed bank has a capital of 75,000 shares of 20 pounds, 10 pounds per share having been paid in. It paid a dividend as recently as June 10th. Its last report showed capital £750 000, reserve fund in British Consols £350,000, deposits £7 092 471, and bills payable £2 396,130. Its gross profits for the past year after providing for bad and doubtful debts were put down at £265.917. The concern has issued notice of its liquidation, in which it is stated that the suspension was made necessary by the inability to realize upon holdings of Argentine securities. In the railway world little has occurred that is of sufficient importance to influence stock prices. The most important development was the reduction in the rate of Illinois Central's semi annual dividend from 3 per cent. to 2 per cent., making 5 per cent. paid for the year. This action of the Board was not reflected in a decline in the stock, as the road is so situated that it can easily recoup its losses in a large crop movement. The directors also acticipate great benefit from the World's Fair at Chicago. Prices of stocks close about one point lower for the week, with a few exceptional declines of from two to five points in the specialties.

The quarterly meeting of the Western Traffic Association was held in this city, all of its members being represented. In spite of rumors circulated speaking of a lack of harmony, the session is believed to have been a quiet and satisfactory one. The officials who attended would have it understood that the association is by no means a dead letter, but that it is accomplishing a great deal of good and will be maintained at all hazards. The Gould Huntington plan for the establishment of joint traffic agencies at competitive points, which, it would seem, must be adopted sooner or later, tho perhaps in a modified form, was taken up and discussed at length. It was finally laid over without action until the October meeting of the association, some interests being yet unwilling to give it their unqualified approval. The statement that ill feeling was developed in connection with it, however, is declared to be inaccurate.

The demand for coal is very light, and the trade seems to have drifted into a rather critical condition. The difficulty is that the companies will not confine themselves to the agreed allotment. The production for the month of June was 3,780 242 tons, an increase of 334 679 tons over the previous year. For the first half of the year the production has been 17,965.093 tons, an increase of no less than 2 599 140 tons. Prices are being shaded freely, actual prices being 10 to 50 cents per ton below the circular as it now stands after two nominal advances this year. How well the companies have fulfilled their agreement to curtail production is shown by the following table:

| Month. | Production. | Allotment. |
|---|---|---|
| January | 3,138.961 | 2,500,000 |
| February | 2.377.201 | 2,000.000 |
| March | 2.515 459 | 2,000,000 |
| April | 2.813 691 | 2 000 000 |
| May | 3.399 584 | 2,500,000 |
| June | 3 780 242 | 3 250 000 |
| Total | 17,965,090 | 14 250,000 |

The excess of production over the allotment is thus shown to have been nearly 27 per cent. Comparisons of stocks at tidewater are not now of much value, since the companies have large storage plants for coal in the interior, which are not covered by the tidewater statements. The Lackawanna has been charged, within a few days, with selling coal at the May circular prices, but such irregularities, if they did occur, have been stopped.

For the first time this year we have a poor comparison of aggregate monthly net earnings, but the decrease is largely due to the large gain a year ago. One hundred and thirty-one roads have furnished reports of net earnings for May, the aggregate returns being $16,783,884, a decrease of $606,782 compared with May, 1890. For the five months since January, however, the gain reaches $2,278,336. For the month of May the Union Pacific reports the most important loss, the amount being $300,741. Next comes the Pennsylvania proper, with $164,565 decrease. Other important losses were $143 235 on the Grand Trunk, $132,836 on the Southern Pacific, $98,227 on the Big Four, $90,597 on the Denver and Rio Grande, and $89,530 on the Erlanger system. The gains in net earnings were made by the Northwestern, coal, Eastern and Mexican roads.

The loan market during the past week has been somewhat irregular in the department for time loans, but call loaning rates were very easy throughout. It hardly pays for clerical work to loan money on call at under 2 per cent., but a very large proportion of the business transacted since our last report has been at 1½ and 2 per cent., with little or nothing doing at above 2½ per cent. Early in the week time loans were in demand for renewal of contracts maturing on the 15th, but later funds were very freely offered. Current rates at the close were 3½@4 per cent. for sixty days; 4½ per cent. for ninety days to four months, and 5@6 per cent., according to collateral for longer terms. Lenders have been particular about the collateral accepted, as the offerings of active cheap stocks in loans were unusually large. This may be because large blocks of such stocks have been freed by the closing of sterling loans made several months ago. Commercial paper is in decidedly better supply, but the city banks are not buying it. The sales are almost entirely to country institutions. Rates are on the same basis as for two months past, but are very firm. The receipts of currency at leading Western points are light, and the miscellaneous demand for accommodation is improving.

BANK STOCKS.

Sales of bank stocks for the week ending July 18th, 1891:

| | | | |
|---|---|---|---|
| America | 205 | Irving | 190¾ |
| Am rican Ex | 133 | Merchants' Ex | 123¾ |
| Broadway | 275 | Nassau, Brooklyn | 274 |
| Butch's & Drovers' | 182 | Ninth | 100 |
| Chatham | 400 | North America | 106 |
| Commerce | 188 | Phenix | 125 |
| Continental | 138 | Shoe & Leather | 149 |
| Empire | 130 | Western | 95 |
| Import's & Traders | 5.93¾ | | |

The following is a comparison of the averages of the New York banks for the last two weeks:

| | July 18. | July 11. | Differences. |
|---|---|---|---|
| Loans | $392,479,000 | $392,003,500 | Inc. $475,500 |
| Specie | 67,599 800 | 65,353 400 | Inc. 2.246,400 |
| Legal tenders | 53,092.600 | 49,907,500 | Inc. 3,185 100 |
| Deposits | 408.810,900 | 402 795.500 | Inc. 6,015,400 |
| Circulation | 3,737,300 | 3,6.0,500 | Inc. 61,8.0 |

The following shows the relation between the reserve and the liabilities:

| | | | |
|---|---|---|---|
| Specie | $67,599,800 | $65,353,400 | Inc. $2,246,400 |
| Legal tenders | 53,092,600 | 49,907,500 | Inc. 3,185,100 |
| Total reserve | $120,692,400 | $115.240,900 | Inc. $5.451,500 |
| Reserve requ'd against dep'ts | 102,203,725 | 100,698,875 | Inc. 1,503,850 |
| Excess of reserve above legal requirements | 18,489,675 | 14.542,025 | Inc. 3,947,650 |

UNITED STATES BONDS.

| | Bid. | Asked. |
|---|---|---|
| 4½s, 1891, Registered | 10¾ | ... |
| 4½s, 1891, Coupon | 10⅝ | ... |
| 4s, 1907, Registered | 117⅛ | 1 7⅝ |
| 4s, 1907, Coupon | 117⅛ | 118¼ |
| Currency 6s, 1895 | 110 | ... |
| Currency 6s, 1896 | 112 | ... |
| Currency 6s, 1897 | 114⅜ | ... |
| Currency 6s, 1898 | 117⅛ | ... |
| Currency 6s, 1899 | 120 | ... |

FOREIGN EXCHANGE.

The par of sterling exchange is 4.86.6. The market for sterling was firmer and the posted rates were advanced to 4.84½ @ 4.87½. The rates for actual business were as follows: Sixty days 4.83¾@ 4.84; demand, 4.86½; cables 4 87½. Commercial bills were 4.82½@4.82¾. The supply of bills was small.

FINANCIAL ITEMS.

....Reports from thirty-eight counties in Kansas show that in June farm mortgages for $784.852, were paid off and new ones were filed for $473,674.

....The well-known and long established iron firm of Nimick & Co., of Pittsburgh, has found it necessary to go into liquidation. The assets are stated to be double the liabilities.

....The total visible supply of cotton on hand on the 17th of July amounted to 3,093,842 bales as against 1 389,007 bales a year ago. The price now is about thirty-three and one-third per cent. less than a year ago.

....The Secretary of the Treasury last week issued a call on forty-two of the National bank depositaries calling altogether for nearly $4,000 000. The amount remaining in the hands of the National banks is about $15,000,000, and it is not expected that it will be further reduced.

....The S. R. Howell Lumber Company of Atchison, Kan., Omaha, Neb., and, Chicago, Ill., failed last week. The assets of all the concerns are placed at $3,000,000. No estimate of the total liabilities has been made, but it is expected that the amount will be very much in excess of the assets.

....It is not often that a gas company fails, it being generally supposed that their profits are large and their affairs prosperous; but recently the Metropolitan Gas Company of Elizabeth, N. J., went into bankruptcy and a receiver was appointed. This was a case of an attemp to introduce a second gas company where one already covered the field.

....The English Bank of the River Plate (Limited) of London suspended payment last week owing to the impossibility of collecting its debts in the Argentine Republic. The capital of the Bank paid in is $8 750 000. It has a reserve of $2,100,000, and during the past three years has paid a yearly dividend of ten per cent.

....Reports frequently come to us from the West of the organization of strange financial institutions, but it is seldom that we hear of their actualizing. The latest is that several rich men in Kansas City, Mo., have organized a company for the purpose of supplying cold air to the city through conduits. The scheme is to furnish fresh air to any part of the city and remove impure air at a very low cost a square foot.

....The experts appointed to investigate the accounts of John Bardsley, late City Treasurer of Philadelphia, have made a detailed report to the Mayor in which they say that the total deficiency including the amount received for interest from various banks, individuals and corporations, together with dividends on stocks and securities in which he invested with public money, amounts to $778,835.38.

... It is interesting to note that the net profits for the second half of the first year of the existence of the H. B Claflin Company amounted to $354 661 73. The profits for the first half of the year were $500.497.59, making the total net profits for the twelve months $855 159.32. Interest has been declared on the first and second preferred stock, and a dividend on the common stock at the rate of 8 per cent. per annum.

...A dispatch from Paris of the 18th inst. states that the Chamber of Deputies has removed the prohibition on the importation of American pork and has made the rate of duty at twenty francs for each two hundred pounds. The duty on the importation of grain has been reduced from five francs to three francs. This went into operation on the 10th of July and was done mainly because France needs about eighty million bushels of American corn owing to her short crops.

....The Trow City Directory Company and the Trow Printing and Bookbinding Company have been organized under the laws of New Jersey as the Trow Directory, Printing and Bookbinding Company, and subscriptions are asked for $750 000 eight per cent. cumulative preferred stock and 250 000 common stock at par. The subscription list will close on Thursday at 3 P. M. The indications are that this stock will be largely over subscribed for. The profits of the old concerns have been on an average $132.282,.26 yearly for the past five years. The profits for 1890 were $143,736.71, which is equivalent to eight per cent. upon the preferred stock and 11.16 per cent. upon the common stock. Reference is made to the advertisement in our financial advertising columns.

....We believe the oldest seven presidents and cashiers of New York banks, in point of service, are the following: Mr. F. A. Palmer National Broadway Bank, president, August, 1849; Mr. D. B. Halstead New York National Exchange Bank, cashier, May, 1851, president, July, 1870; Mr. George S. Coe, American Exchange National Bank, cashier, 1855, president, 1860; Mr. George G. Williams, Chemical National Bank, cashier, December, 1855, president, January, 1878; Mr. F. D Tappen, Gallatin National Bank, cashier, October, 1857, president, August, 1868; Mr. J. D. Vermilye, Merchants' National Bank, cashier February, 1858, president, July, 1868; Mr. Robert Bayles, Market and Fulton National Bank, cashier, November, 1861, president, November, 1868.

DIVIDENDS.

The Farragut Fire Insurance Company has declared a semi-annual dividend of five per cent., payable on demand.

The Pacific Fire Insurance Company has declared a semi annual dividend of five per cent., payable on demand.

The Standard Fire Insurance Company has declared a dividend of three and a half per cent., payable on demand.

**Letters of Credit.** | **Investment Securities.**

**Brown Brothers & Co.,**

BANKERS, No. 59 WALL STREET, N Y.

**Salt Lake City Utah, Real Estate and Mines**

Salt Lake City offers the best opportunity for profitable investments of any city in the West. Desirable Acreage suitable for platting. Choice building lots and residences at all prices. *Gold and Silver Mining properties for sale.* Loans secured by first-class real Estate interest 8 to 10 per cent. net. Correspondence solicited. Printed information on application. References furnished. Member Salt Lake Chamber of Commerce. J. H. WATTS, No. 9 West 2d South Street, Salt Lake City, Utah.

**PORTLAND, OREGON.**

We have a plan for the investment of money in large or small sums that will commend itself to all who desire a safe investment with good profits.

The good name and stability of Portland, Oregon, will guarantee you in making an investment here.

Prospectus will be sent upon application, with full details and references. Address

**T. A. WOOD REAL ESTATE COMPANY,**
**Portland, Oregon.**

## VERMILYE & CO.,

**BANKERS AND BROKERS,**

**15 AND 17 NASSAU STREET, NEW YORK CITY**

**Dealers in Investment Securities,**

BUY AND SELL ON COMMISSION FOR CASH OR ON MARGIN ALL SECURITIES LISTED AT NEW YORK STOCK EXCHANGE.

DEPOSITS RECEIVED AND INTEREST ALLOWED ON BALANCES SUBJECT TO DRAFT AT SIGHT

## CHICAGO INVESTMENTS.

BOGUE & HOYT,

*Investment Agents,*

Real Estate Board Building, Chicago.

**Investments in Chicago Real Estate Pay Better than almost any other class of investments.**

**CORRESPONDENCE SOLICITED.**

I HAVE a few shares of a very valuable stock which I am compelled to dispose of. Address SECURITY, University Club, New York.

## THE NORTH TEXAS NATIONAL BANK

*CAPITAL, $1,000,000.*

*SURPLUS, $200,000.*

LARGEST NATIONAL BANK IN TEXAS.

**DALLAS, TEXAS.**

**B. BLANKENSHIP, President.**

HENRY EXALL, Vice-Pres't.

J. B. OLDHAM, Cashier.

C. R. BUDDY, Ass't. Cashier.

*"THE SURVIVAL OF THE FITTEST."*

## PROVIDENT LOAN TRUST CO.,

KANSAS CITY, MO.,

S. W. PIERCE, President,

offers choice 6 per cent. and 7 per cent. Securities. A limited amount of its Capital Stock, paying 8 per cent., can be had at $10 per share. Examined and admitted to New York by the State Banking Department. Write for further information to Company, or

L. S. MOTT & CO., Eastern Agents,
57 and 59 William Street, New York.

## DALLAS, TEXAS.

The black land belt of North Texas, the richest in the Southwest. Dallas the commercial and railroad centre of this great district. We can loan your money here on farm or city property with the utmost safety at 8 per cent. *net*, and furnish you with the highest references as to our integrity and business methods. We invite correspondence, and will gladly furnish full particulars.

All land values throughout Texas are increasing steadily.

FIELD & SCURRY,
The North Texas National Bank Bdg., Dallas, Tex.

**BARING, MAGOUN & CO.,**

**15 WALL ST., NEW YORK,**

SUCCESSORS TO

KIDDER, PEABODY & CO., NEW YORK,

Buy and Sell Exchange on principal European cities.

Issue Commercial and Travelers' Credits available in all parts of the world.

Agents and Attorneys of
BARING BROTHERS & CO., LIMITED, LONDON.
KIDDER, PEABODY & CO., BOSTON.

Choice Investment Securities.

## L. R. CIDDINGS,

MORTGAGE BANKER,

CHICAGO, ILL.

**6 Per Cent.** Mortgages on Improved Chicago Property For Sale at par and accrued interest. Securities worth double the amount loaned thereon Correspondence solicited.

**ST. PAUL.**

## CITY LOANS.

ABSOLUTELY SAFE.

We have never handled farm loans. On hand for sale, $300.00 to $10,000.00 loans on city property. Interest 6, 7 and 8 per cent. Write for our regular list.

The Standard Investment Co.

OF ST. PAUL, MINN.

## IOWA LOAN AND TRUST COMPANY,

DES MOINES, IOWA.

Capital ..... $500,000 00

Surplus and Undivided Profits. 200,000 00

The Debentures issued by this Company are recognized by Investors seeking perfect security instead of high rate of interest, as among the safest investments offered to the public.

Refers to
Messrs. Hiram Dewing & Son, New York City.
Messrs. Morton, Bliss & Co., New York City.
Geo. G. Williams, Esq., of the Chemical National Bank, New York City.
F. D. Gray, Esq., of the National Safe Deposit Company, Chicago, Ill.
F. A. Smith, Esq., No. 45 Milk St., Boston, Mass.
Also the Savings Banks and Investors throughout the East. Correspondence solicited.

JOHN M. OWENS, President.
M. A. COFFIN, Treasurer.

## DENVER REAL ESTATE

Land within five miles from the center of Denver is cheaper than land the same distance from the center of any city of its size and importance in America. Every customer who has purchased Real Estate of us during the past five years has made a profitable investment. Many who have never seen the property have made it from three to five years. Maps and full information furnished upon application to

100%

THE CHAMBERLIN INVESTMENT CO.
DENVER, COL.

## VAN LAW & GALLUP

Mortgages, Investment Securities Real Estate
DENVER, COLORADO.

*Messrs. John H. Davis & Co., New York;*
*S. V. White & Co., New York;*
*Connor & Co., New York,*

Are authorized to offer the securities mentioned below.

# Trow Directory, Printing & Bookbinding Co.,

**Subscription for**

**$750,000 8 Per Cent. Cumulative Preferred Stock,**

**$250,000 General (Common) Stock,**

**AT PAR, SHARES $100 EACH.**

**SUBSCRIPTION LISTS WILL OPEN TUESDAY, JULY 21st, AT 10 A. M., AND CLOSE ON OR BEFORE THURSDAY, JULY 23d, AT 3 P. M.**

This company is organized under the laws of New Jersey, with a capital of $1,500,000, in shares of $100 each, consisting of $700,000 8 per cent cumulative preferred stock, and $750,000 general (common) stock, to take over and carry on the business, ESTABLISHED IN 1786, of the TROW CITY DIRECTORY COMPANY, and that, ESTABLISHED IN 1826, of TROW'S PRINTING AND BOOKBINDING COMPANY, heretofore two separate corporations.

The former managers continue with the new company, and, with their associates, retain $300,000 of the common stock.

**All shares issued will be full paid stock. Stock-holders will have no personal liability.**

**There will be no mortgage upon any of the property of the company.**

**The company begins business without any debt or liability whatever.**

**The by-laws provide that no bond or mortgage can be created without the consent of ninety per cent. of the preferred stockholders, also that this provision cannot be altered except by the like affirmative vote.**

The Preferred Stock will be entitled, from and after July 15th, 1891, to cumulative preferential dividends of EIGHT PER CENT. PER ANNUM, payable out of the earnings of the corporation, before any payment is made upon the General Stock. In case of the non-payment of the Preferred Stock Dividend, it will remain, until paid, a charge against the net earnings of the Company, prior to all rights of the General Stock. The Preferred Stock will also be entitled to rank against the property and assets of the Company in preference to the General Stock.

The General Stock will be entitled to the surplus earnings when declared in dividends, after eight per cent. per annum upon the Preferred Stock shall have been paid.

Dividends on the Preferred Stock will be payable quarterly.

Dividends on the General (Common) Stock will be declared and paid at the end of each fiscal year, and may be paid more often provided the full dividend for the current year upon the preferred shares shall be first set apart.

**DIRECTORS.**

ROBERT W. SMITH, President, New York;
EDWARD LANGE, Vice-President and Treasurer, New York,
FRANCIS B. THURBER, President Thurber, Whyland Co., New York;
ALFRED C. CHENEY, President Garfield National Bank, New York;
ROBERT J. DEAN, of R. J. Dean & Co., Bankers, New York;
FRANKLIN W. HOPKINS, of S. V. White & Co., Bankers, New York;
WILLIAM H. BATES, Superintendent Trow City Directory, New York.

Application will be made to list the securities of this Company upon the New York Stock Exchange.

**EXTRACTS FROM STATEMENT OF THE VENDORS.**

The business of the TROW CITY DIRECTORY COMPANY, now carried on in its building corner of University Place and Eighth Street, was established in 1786, one hundred and five years ago.

It has published the New York City Directory annually ever since, with a continuous profit.

The business of TROW'S PRINTING AND BOOKBINDING COMPANY was established in the year 1826, and its capacity as a printing and bookbinding establishment is the largest, and its plant one of the most perfect in the United States.

The property conveyed to the TROW DIRECTORY PRINTING AND BOOKBINDING COMPANY is described in the prospectus, to which reference is invited for the details of its description and value. It embraces the real estate, Nos. 205, 207, 209, 211 and 213 East 12th Street, New York, the leasehold property at University Place and 8th Street, and the presses, type, machinery, tools, fixtures, and other plant of both the old companies. This property, together with the working capital, which the vendors undertake to contribute, is valued at **$1,432,749.35**.

The books and accounts of both the retiring companies have been examined by the well-known public accountants, Messrs. YALDEN, BROOKS & DONNELLY, who certify as follows, viz.:

No. 11 Pine St., New York, March 27th, 1891.

We have examined the books and accounts of TROW'S PRINTING AND BOOK-BINDING COMPANY for the period of five years ending Dec. 31st, 1890, and also for the same period the accounts of the TROW CITY DIRECTORY COMPANY, and we find the net profits of the two concerns, after providing for the cost of all materials, labor, wages, and expenses, and cost of renewals and repairs to plant and machinery, to be.... $661,411.30

Or an average of $132,282.26 yearly.

The profits for the year 1890 amounted to..... $143,736.71

(Signed) YALDEN, BROOKS & DONNELLY.

**THE RESULT LAST STATED IS EQUIVALENT TO 8 PER CENT. UPON THE PREFERRED STOCK AND 11.16 PER CENT. UPON THE COMMON STOCK.**

**7,500 shares of 8 per cent. cumulative preferred stock, and 2,500 shares of general (common) stock of this company are now offered for public subscription at par.**

**Subscriptions will be payable as follows:**

**10 per cent on application.**

**30 per cent. on allotment.**

**30 per cent. in 15 Days**
**30 per cent. in 30 Days** } **After allotment.**

**The subscription lists will be opened at 10 o'clock A.M., on Tuesday, July 21st, and will close at or before 3 o'clock P.M. on Thursday, July 23d, 1891, at the offices of Messrs. JOHN H. DAVIS & CO., 10 Wall St., New York; S. V. WHITE & Co., 36 Wall St., New York, and 4 Sherman St., Chicago, and CONNER & CO., 71 Broadway, New York.**

Subscriptions will also be received by

IMPORTERS' AND TRADERS' NATIONAL BANK, New York.
CENTRAL TRUST COMPANY OF NEW YORK,
CHASE NATIONAL BANK, New York,
GARFIELD NATIONAL BANK, New York,
MERCHANTS' NATIONAL BANK, Albany, N. Y.
WASHINGTON LOAN AND TRUST COMPANY, Washington, D.C.
CITY NATIONAL BANK, Springfield, Mass.
WILBOUR, JACKSON & CO., Bankers, Providence, R. I.,
R. J. DEAN & CO., Bankers, New York.

Allotments will be made as soon as practicable. The right is reserved to reject or reduce any subscription.

**PROSPECTUSES, CONTAINING FULL INFORMATION, AND BLANK FORMS OF APPLICATION FOR STOCK, CAN BE OBTAINED FROM EITHER OF THE BANKS OR BANKERS ABOVE NAMED.**

**Advance applications can be made to any of the Bankers prior to the formal opening of the books.**

**FOR SALE-6 and 7 PER CENT. FIRST MORTGAGES on**

# CHICAGO REAL ESTATE.

ROSE, QUINLAN & CO., Mortgage Bankers 72 Dearborn St. CHICAGO ILL

**CHICAGO'S GREAT MANUFACTURING, TEMPERANCE SUBURB.**

# HARVEY

**EIGHT LARGE MANUFACTORIES LOCATED IN EIGHT MONTHS.**

2 Miles South of Chicago City Limits. Lots $100 and upwards, on long time.

Invest your savings where they will earn large profits. Write for Map of Chicago showing locations of Harvey and World's Fair; also for Photographic Views of the principal factories and buildings at Harvey, Plat of Town, and Price List.

THE HARVEY LAND ASSOCIATION, 819 to 825 Rookery, Chicago, Ill.

## OREGON

THE BEST FIELD FOR INVESTMENT in the UNITED STATES. Present growth of PORTLAND is ahead of any city in the U. S. in proportion to its size. Wholesale trade, 1890, $130,000,000; Banking Capital $13,500,000; Buildings now under construction $4,000,000. We have a plan for the investment of capital in best real estate in Oregon, in large and small amounts, cash or monthly instalments of $25 and upwards, absolutely safe and remarkably profitable. Send for full information and Bankers' references. EUGENE D. WHITE & CO., Portland, Or.

## 8% FIRST MORTGAGE LOANS

Principal and interest guaranteed. Loans made on productive real estate yearly increasing in value on a conservative basis, and only after personal examination by us. Interest payable in New York Exchange. We invite correspondence. Very highest references

PUGET SOUND LOAN, TRUST and BANKING COMPANY, (paid up capital, $125,000) New Whatcom, Wash.

## SUPERIOR, WIS.

Great inducements to invest in LOTS, BLOCKS, or ACRES. Surer and better profits than any city in the West. No cashier will abscond with real estate. This property will steadily grow in value. Splendid pamphlet containing illustrations of public buildings, ship yards and manufacturing plants, with complete description of the resources of this growing city, with large map, sent free.

Address JOS. C. HENVIS & CO.,
REAL ESTATE INVESTMENTS,
25 Wisconsin Block, West Superior, Wis.

## THE MIDDLESEX BANKING COMPANY

MIDDLETOWN CONN.

SUBSCRIBED CAPITAL..... $800,000

PAID-UP CAPITAL..... $600,000

*Offers 6 per cent. Debentures,* secured by deposit of 1st mortgages with the *Union Trust Company* of *New York.* Amount of issue *limited by Law. Connecticut Trustees, Executors, etc.,* can invest in these bonds.

## A PROGRESSIVE CITY.

The coming City between the Missouri River and the Mountains is KEARNEY, Nebraska, the County Seat of Buffalo County.

KEARNEY the "Midway City," is 1,755 miles from Boston, and 1,758 miles from San Francisco, is situated in the most fertile part of the great Platte Valley, with the Wood River Valley tributary.

$1,500,000 has been expended in public improvements since 1888. KEARNEY has a large water power, three railroads electric lights, gas, electric street railroad, water works, a fine system of sewerage, and telephones.

A City of schools and churches; the school system being unsurpassed in the West.

For information regarding KEARNEY as a place of residence, business and investment, address

The Kearney Land and Investment Co.
KEARNEY NEBRASKA.

For reliable information regarding investments in Helena and Montana, and illustrations and description of Country, address

THE WITHERBEE-ANDREW INVESTMENT COMPANY,
HELENA, MONTANA.

## NATIONAL BANK STOCK.

Stock of the new Columbia National Bank, of Tacoma, Washington, for sale. Send for particulars, to

HERBERT B. CHURCH,
53 Congress Street, Boston, Mass., or
The WESTERN TRUST CO., Tacoma, Wash.

## Blaine

The International City. Gateway to 2 Great Nations, where Commerce moves with Tides and Rail, is situated in the Northwestern corner of the great

STATE OF WASHINGTON;

has the finest land-locked harbor on Puget Sound, has electric lights, water works, 6 miles graded streets, 10 miles 12 ft. sidewalk, 2 National Banks, G. N. Ry., C. P. Ry., while the N. P. and U. P. are assured. Its principal resources are iron, coal, lumber, fishing grounds surpassing anything on the Pacific Coast. The most productive agricultural land in the State. Manufacturing establishments now under course of construction that will furnish constant employment for 1,000 men. Population, 1889, 75; 1890, 2,100; increase to supply the demand must be fourfold during next few months. Lots from $75 to $1,500. We control 75 per cent. of the entire town site. Terms of sale one-third cash, balance to suit purchaser. Refer, by permission, to the N. Y. INDEPENDENT. Address, for books, maps, plots, etc., descriptive of Blaine and the State of Washington NEW ENGLAND LAND & HARBOR IMPROVEMENT CO. Main Office: Blaine; or, Officers' Headquarters, Occidental Block, Seattle.

## MINING

The BIG PROFIT is made by getting in as near the bottom as possible, consistently with Safety, thus securing the benefit of the ADVANCE besides a handsome interest on your money in the shape of DIVIDENDS. Write me and I will put you in the way to make $3.00 for every $1.00 invested, Besides Dividends. Best bank references. E. H. BUCK, 17 Tabor Block, Denver, Colorado.

## SCHOOL PROPERTY

The famous and beautiful **Bingham School Property**, situated in a beautiful and healthy location, 30 miles from Raleigh, will be sold at a low figure. The property includes Barracks, Recitation Rooms, Mess Hall, Furniture, Professors' Residences, Bath Houses, &c.; Orchards, Beautiful Lawns and 380 acres of productive land. For full particulars address MRS. WM. BINGHAM,
BINGHAM SCHOOL, N. C. FOR SALE

## NORTHWEST INVESTMENTS.

Mines, Timber and Mortgages bought and sold. Send for circular to

PHILIP S. BATES.

Bank references all over United States.

## DULUTH.

The great cities of the world are either seaports or lakeports. By reference to the map you will see that Duluth is at the extreme western point of our inland seas. No city of its size has such great commercial and manufacturing advantages and none is growing so rapidly. Chicago and Duluth will ultimately be the two greatest cities of the West. Write for reading matter and state about the amount you might wish to invest.

C. E. LOVETT & CO., Duluth, Minn

## THE MERCANTILE TRUST CO.,

EQUITABLE BUILDING, NEW YORK.

CAPITAL AND SURPLUS,
**$3,000,000,**

Is a legal depository for Court and Trust funds and for general deposits, upon which it pays

LIBERAL RATES OF INTEREST

from date of deposit until date of withdrawal.

The company also by law acts as executor, administrator, guardian, receiver, and trustee, as fiscal and transfer agent, and as registrar of stocks.

Exceptional rates and facilities are offered to religious and benevolent institutions and to executors or trustees of estates.

LOUIS FITZGERALD, President.
JOHN T. TERRY, } Vice-Presidents.
HENRY B. HYDE, }
EDWARD L. MONTGOMERY, }
HENRY C. DEMING, Secretary and Treasurer.
CLINTON HUNTER, Assistant Secretary.

THOMAS LYMAN,

## REAL ESTATE.

DOWNER'S GROVE and RAVENSWOOD PROPERTY A SPECIALTY.

291 Chamber of Commerce Building.
S. E. Cor. La Salle and Washington Sts., Chicago.

## THE CITY OF SUPERIOR

Is the most rapidly growing city in the Northwest. It has now 30,000 population, and will in all probability have from 75,000 to 100,000 in 1895. Over $3,000,000 improvements in 1890, including 1,200 buildings, 30 miles of water-mains and 10 miles of paving. Twice the improvements for 1891. Write for maps and statistics. WM. M. NicHOLS, Real Estate, 820 Tower Avenue, West Superior, Wis.

## United States Trust Co.

OF NEW YORK.

NOS. 45 and 47 WALL STREET,

Capital and Surplus

NINE MILLION DOLLARS.

This company is a legal depositary for moneys paid into court, and is authorized to act as guardian or trustee.

INTEREST ALLOWED ON DEPOSITS

which may be made at any time and withdrawn after five days' notice, and will be entitled to interest for the whole time they may remain with the company.

Executors, administrators, or trustees of estates, and women unaccustomed to the transaction of business, as well as religious and benevolent institutions, will find this company a convenient depository for money

JOHN A. STEWART, President.
GEORGE BLISS, Vice-President.
JAMES S. CLARK, Second Vice-President

TRUSTEES:

WILSON G. HUNT, CLINTON GILBERT, DANIEL D. LORD, SAMUEL SLOAN, JAMES LOW, WM. WALTER PHELPS, D. WILLIS JAMES, JOHN A. STEWART, ERASTUS CORNING Albany, JOHN HARSEN RHOADES, ANSON PHELPS STOKES, GEO. HENRY WARREN, GEORGE BLISS, HENRY L. THORNELL, Secretary.
WILLIAM LIBBEY, JOHN CROSBY BROWN, EDWARD COOPER, W. BAYARD CUTTING, CHARLES S. SMITH, WILLIAM ROCKEFELLER, ALEXANDER E. ORR, WILLIAM H. MACY, JR., WM. D. SLOANE, GUSTAV H. SCHWAB, FRANK LYMAN Brooklyn, GEORGE F. VIETOR, WM. WALDORF ASTOR.

LOUIS G. HAMPTON, Assistant Secretary.

## TACOMA INVESTMENTS, GUARANTEED 8 p.c.

net on all moneys sent us for investment in real estate in the thriving city of TACOMA, Wash.; besides we send you one-half the profits, 8 and 10 per cent. net on mortgage loans; first-class security. Write for information. Best references given. Address, Manning, Bogle & Hays, Tacoma, Wash.

## EQUITABLE

MORTGAGE COMPANY.

Capital subscribed.....$2,000,000 00
Paid in (Cash).....$1,000,000 00
Surplus and undivided profits. 396,716 83
Assets.....1,168,683 0[illegible]

This company solicits correspondence about all first-class investments.

Buys and negotiates Municipal, Railroad, Water, Industrial and Irrigation Bonds.

Issues its debentures and negotiates mortgage loans.

CHARLES N. FOWLER, President.
CHAS. BENJ. WILKINSON, Vice-President
B. P. SHAWHAN, Sec. and Treas.

OFFICES:

New York, 208 Broadway. Boston, 117 Devonshire St. Phila., 4th and Chestnut St. Kansas City, Missouri. London, England. Berlin, Germany.

TEXAS INVESTMENTS.

SIMPSON AND HANSL INVESTMENT BANKERS DALLAS TEXAS

We have loaned in Texas over $2,000,000—never lost a dollar.

We can loan your money at 7 p.c. net, security founded upon real estate secure as a United States Bond.

Our Mr. Simpson owns in his own right 300,000 acres of land, including six ranches and twenty-two splendid black land farms. All these lands are rapidly rising. We can sell you the choice of these lands netting you a profit of 40 per cent in one year. Texas is the most prosperous State in the American Union. We can sell you county and municipal bonds netting you 6 per cent, and absolutely secured by the cast-iron provisions of our State Constitution.

PORTLAND, OREGON. Invest Here. WHY? THEN? THUS MAKE MONEY.

Address GEORGE H. HIMES, Portland, Oregon. Refers to I. A. Macrum, Cashier Merchants' Nat. Bank.


REPORT OF THE CONDITION OF THE FIFTH NATIONAL BANK, at New York, in the State of New York, at the close of business July 9th, 1891.

RESOURCES:

| | |
|---|---|
| Loans and discounts | $1,018,029 19 |
| Overdrafts, secured and unsecured | 97 44 |
| U. S. bonds to secure circulation, 4 per cents | 150,000 00 |
| U. S. bonds to secure deposits, 4 per cents | 150,000 00 |
| U. S. bonds on hand, 4 per cents | 100,000 00 |
| Stocks, securities, claims, etc. | 415,311 00 |
| Due from other national banks | 64,104 29 |
| Due from state banks and bankers | 5,082 41 |
| Banking-house, furniture and fixtures | 100,000 00 |
| Other real estate and mortgages owned | 13,000 00 |
| Current expenses and taxes paid | 99 95 |
| Checks and other cash items | 18,942 02 |
| Exchanges for Clearing-house | 171,110 24 |
| Bills of other banks | 4,200 00 |
| Fractional paper currency, nickels and cents | 924 68 |
| Specie | 474,789 50 |
| Legal-tender notes | 127 387 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 6,750 00 |
| Total | $2,837,857 82 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $150,000 00 |
| Surplus fund | 25,000 00 |
| Undivided profits | 202,220 55 |
| National bank-notes outstanding | 135,000 00 |
| Dividends unpaid | 647 95 |
| Individual deposits subject to check | $1,902,946 12 |
| Demand certificates of deposit | 9,589 35 |
| Certified checks | 25,173 31 |
| Cashier's checks outstanding | 27,469 30 |
| United States deposits | 174,279 44 |
| Due to state banks and bankers | 135,331 79 — 2,274,379 31 |
| Total | $2,837,857 82 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, A. THOMPSON, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
A. THOMPSON, Cashier.
Subscribed and sworn to before me this 16th day of July, 1891. THOS. W. SMITH.
Correct—Attest:
RICH'D B. KELLY,
NAPOLEON J. HAINES,
J. B. BREWSTER,
} Directors.

REPORT OF THE CONDITION OF THE NATIONAL PARK BANK, New York City, at the close of business, July 9th, 1891:

RESOURCES.

| | |
|---|---|
| Loans and discounts | $20,169,104 64 |
| Overdrafts | 907 85 |
| United States bonds to secure circulation | 50,000 00 |
| Stocks, bonds, etc. | 559,881 94 |
| Due from other national banks | 2,583,236 44 |
| Due from state and private banks and bankers | 512,819 21 |
| Banking-house | 750,000 00 |
| Other real estate | 44,170 87 |
| Checks and other cash items | 13 47? 22 |
| Exchanges for Clearing-house | 1,413,288 88 |
| Bills of other banks | 23,240 00 |
| Fractional currency, nickels and cents | 1,000 59 |
| Specie | 2,637,527 50 |
| Legal-tenders | 3,286,194 00 |
| United States certificates of deposit for legal-tenders | 1,560 000 00 |
| Due from United States Treasurer | 60,000 00 |
| Total | $33,555,325 12 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $2,000,000 00 |
| Surplus | 2,000,000 00 |
| Undivided profits | 622,168 57 |
| Dividends unpaid | 12,576 00 |
| Individual deposits subject to check | 14,0 3,952 76 |
| Demand certificates of deposit | 90 457 10 |
| Certified checks | 448,529 80 |
| Due to other national banks | 11,187,440 44 |
| Due to state and private banks and bankers | 3,183,208 46 |
| Total | $33,555,325 12 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, GEO. S. HICKOK, Cashier of the National Park Bank, N. Y. City, do solemnly swear that the above statement is true, to the best of my knowledge and belief.
GEO. S. HICKOK, Cashier.
Sworn to and subscribed before me this 12th day of July, 1891. THOS. B. CLIFFORD, Notary Public.
Correct—Attest:
EUGENE KELLY,
AUGUST BELMONT,
ARTHUR LEARY,
} Directors.

REPORT OF THE CONDITION OF THE WESTERN NATIONAL BANK OF THE CITY OF NEW YORK, in the State of New York, at the close of business, July 9th, 1891:

RESOURCES.

| | |
|---|---|
| Loans and discounts | $2,558 655 27 |
| Overdrafts | 2,946 95 |
| U. S. bonds to secure circulation | 50,000 00 |
| U. S. bonds to secure deposits | 500,000 00 |
| Other stocks, bonds and mortgages | 172,250 54 |
| Due from other national banks | 1,052,144 78 |
| Due from state banks and bankers | 225,946 70 |
| Real estate | 184,187 74 |
| Current expenses and taxes paid | 675 81 |
| Premiums paid | 64,000 00 |
| Checks and other cash items | 11,040 49 |
| Exchanges for Clearing-house | 1,177,893 74 |
| Bills of other banks | 16,635 00 |
| Fractional paper currency, nickels and cents | 278 87 |
| Specie | 1,671,718 00 |
| Legal-tender notes | 376,704 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 2,250 00 |
| Due from U. S. Treasurer (other than 5 per cent. redemption fund) | 25,000 00 |
| Total | $15,280,799 69 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $3,500,000 00 |
| Surplus fund | 500,112 56 |
| Undivided profits | 240 667 67 |
| National bank notes outstanding | 17,550 00 |
| Dividends unpaid | 24,934 53 |
| Individual deposits subject to check | $5,707,382 08 |
| Demand certificates of deposit | 110,954 57 |
| Certified checks | 52,304 66 |
| Cashier's checks outstanding | 209 804 28 |
| United States deposits | 541,659 34 |
| Due to other national banks | 3,233,109 54 |
| Due to state banks and bankers | 1,609,230 06 — 11,442,535 13 |
| Total | $15,280,799 69 |

STATE OF NEW YORK, CITY AND COUNTY OF NEW YORK, ss.:
I, H. A. SMITH, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
(Signed) H. A. SMITH, Cashier.
Subscribed and sworn to before me this 17th day of July, 1891.
(Signed) E. L. HAYDECKER, Notary Public N. Y. County.
Correct—Attest:
(Signed) BRAYTON IVES,
JNO. F. EARLES, JR.,
MARCELLUS HARTLEY,
} Directors.

REPORT OF THE CONDITION OF THE NEW YORK COUNTY NATIONAL BANK, at New York, in the State of New York, at the close of business, on the 9th day of July, 1891:

RESOURCES.

| | |
|---|---|
| Loans and discounts | $1 495,190 81 |
| Overdrafts secured and unsecured | 775 76 |
| United States bonds to secure circulation | 500,000 00 |
| Stocks, securities, judgments, claims, etc. | 1,438 048 40 |
| Due from other national banks | 140,745 61 |
| Banking-house, furniture and fixtures | 50 000 00 |
| Checks and other cash items | 1,652 73 |
| Exchanges for Clearing-house | 129,387 05 |
| Bills of other banks | 17,150 00 |
| Fractional paper currency, nickels and cents | 3,426 00 |
| Specie | 720,019 49 |
| Legal-tender notes | 45,325 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 2,250 00 |
| Total | $4,121,650 85 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $200,000 00 |
| Surplus fund | 40,000 00 |
| Undivided profits | 555,956 54 |
| National bank-notes outstanding | 40,000 00 |
| Dividends unpaid | 180 00 |
| Individual deposits subject to check | 3,249,386 78 |
| Demand certificates of deposit | 24,901 23 |
| Certified checks | 11,387 96 |
| Cashier's checks outstanding | 1,238 34 |
| Total | $4,121,650 85 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, WM. H. JENNISON, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
WM. H. JENNISON, Cashier.
Subscribed and sworn to before me this 18th day of July, 1891.
LEWIS L. PIERCE, Notary Public, City and Co. of New York.
Correct—Attest:
FRANCIS L. LELAND,
ISIDOR STRAUS,
FRED'K G. LEE,
} Directors.


MISSOURI TRUST COMPANY,
Sedalia, Missouri.

Licensed to do business in New York.

This Company has $250,000 paid up capital, and is doing strictly a

LOCAL BUSINESS.

Issues 6 per cent. Debentures regulated by law, which may be received by the Superintendent of Insurance of Missouri as security for policy holders.

Acts as Executor and Trustee of estates, and makes a specialty of managing Church and Endowment Funds etc. Write for particulars.

G. L. FAULHABER, Treasurer.
O. A. CRANDALL, President.

9 PER CENT. GUARANTEED.

First lien on Real Estate Worth 50 Times Amount of Loan. Safe as Government Bonds. Limited Amount offered. Write for Particulars and References near you.

UNION BANKING CO., Aberdeen, So. Dak.

10% NET FIRST MORTGAGE LOANS. Absolutely secure. Interest payable semi-annually by draft on New York. Personal attention given to all loans. Highest references. Address FRANK J. HAMILTON, Fairhaven, Wash.


REPORT OF THE CONDITION OF THE AMERICAN EXCHANGE NATIONAL BANK, at New York, in the State of New York, at the close of business on the 9th day of July, 1891:

RESOURCES.

| | |
|---|---|
| Loans and discounts | $15,744,699 07 |
| Overdrafts | 12,577 83 |
| U. S. bonds to secure circulation | 50,000 00 |
| Other stocks and bonds | 196,118 70 |
| Due from other national banks | 1,668,947 73 |
| Due from state and private banks and bankers | 379,245 48 |
| Banking-house | 300,000 00 |
| Other real estate and mortgages owned | 7,725 72 |
| Checks and other cash items | 167,444 24 |
| Exchanges for Clearing-house | 2,219,762 40 |
| Bills of other banks | 51,762 00 |
| Specie | 1,961,87[illegible] 34 |
| Legal-tender notes | 1,704,620 00 |
| U. S. certificates of deposit for legal-tender notes (sec. 5193, Rev. Stat.) | 520 000 00 |
| Redemption fund with U. S. Treasurer (not more than 5 per cent. on circulation) | 2,250 00 |
| Due from U. S. Treasurer (other than 5 per cent. redemption fund) | 66,000 00 |
| Total | $24,954,525 51 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $5,000,000 00 |
| Surplus fund | 1,000,000 00 |
| Undivided profits | 468,631 04 |
| Held in reserve for taxes of 1891 | 50 000 00 |
| National bank notes outstanding | 44 0.0 00 |
| Dividends unpaid | 16,633 00 |
| Individual deposits subject to check | 10,327,580 45 |
| Demand certificates of deposit | 29,2[illegible]0 51 |
| Certified checks | 1,004,457 49 |
| Due to other national banks | 4,040,086 78 |
| Due to state and private banks and bankers | 2,207,506 25 |
| Total | $24,954,525 51 |

STATE OF NEW YORK, CITY AND CO. OF NEW YORK, ss.:
I, EDWARD BURNS, Cashier of the American Exchange National Bank, New York, do solemnly swear that the above statement is true, to the best of my knowledge and belief.
EDWARD BURNS, Cashier.
Sworn to and subscribed before me this 13th day of July, 1891. WM. IVES WASHBURN, Notary Public, New York Co.
Correct—Attest:
JNO. T. TERRY,
S. D. BABCOCK,
DUMONT CLARKE,
} Directors.

REPORT OF THE CONDITION OF THE MERCHANTS' EXCHANGE NATIONAL BANK of the city of New York, at New York, in the State of New York, at the close of business, July 9th, 1891.

RESOURCES.

| | |
|---|---|
| Loans and discounts | $3,228,149 82 |
| Overdrafts, secured and unsecured | 1,394 42 |
| U. S. bonds to secure circulation | 50,000 00 |
| Stocks, securities, claims, etc. | 22,725 00 |
| Due from other national banks | 398,838 89 |
| Due from state banks and bankers | 22,513 08 |
| Banking-house, furniture and fixtures | 250,000 00 |
| Current expenses and taxes paid | 435 00 |
| Premiums on U. S. bonds | 8,500 00 |
| Checks and other cash items | 45,392 97 |
| Exchanges for Clearing-house | 336,192 54 |
| Bills of other banks | 13,817 00 |
| Fractional paper currency, nickels and cents | 2 498 24 |
| Specie | 183,825 20 |
| Legal-tender notes | 856,414 00 |
| U. S. certificates of deposit for legal tenders | 150,000 00 |
| Redemption fund with United States Treasurer (5 per cent. of circulation) | 2,250 00 |
| Total | $5,565,587 73 |

LIABILITIES.

| | |
|---|---|
| Capital stock | $600.000 00 |
| Surplus fund | 45,000 00 |
| Undivided profits | 96,2[illegible]7 18 |
| National bank-notes outstanding | 38 320 00 |
| Dividends unpaid | 6 441 28 |
| Individual deposits subject to check | 2,077 18 25 |
| Demand certificates of deposit | 3,930 00 |
| Certified checks | 42,8[illegible] 5 |
| Cashier's checks outstanding | 8,[illegible]40 15 |
| Due to other national banks | 1,904,317 40 |
| Due to state banks and bankers | 662,795 58 |
| Total | $5,565,587 73 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, PHINEAS C. LOUNSBURY, President of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
PHINEAS C. LOUNSBURY, President
Subscribed and sworn to before me this 17th day of July, 1891.
WILLIAM D. PECK, Notary Public, New York County.
Correct—Attest:
ISAAC B. JOHNSON,
ALFRED J. TAYLOR,
LUCIUS H. BIGLOW,
} Directors.

REPORT OF THE CONDITION OF THE IRVING NATIONAL BANK, at New York, in the State of New York, at the close of business, July 9th, 1891:

RESOURCES.

| | |
|---|---|
| Loans and discounts | $2,689,380 86 |
| Overdrafts, secured and unsecured | 317 93 |
| U. S. bonds to secure circulation | 50,000 00 |
| Stocks, securities, claims, etc. | 250,049 44 |
| Due from other national banks | 632,495 08 |
| Due from state banks and bankers | 66 988 84 |
| Banking-house, furniture and fixtures | 80,000 00 |
| Other real estate and mortgages owned | 5,000 00 |
| Current expenses and taxes paid | 8,853 25 |
| Checks and other cash items | 20,141 16 |
| Exchanges for Clearing-house | 289,526 68 |
| Bills of other banks | 9,750 00 |
| Fractional paper currency, nickels and cents | 336 20 |
| Specie | 519,412 00 |
| Legal-tender notes | 250 755 00 |
| United States certificates of deposit for legal tenders | 10,000 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 2,250 00 |
| Due from United States Treasurer (other than 5 per cent. redemption fund) | 20,0 0 00 |
| Total | $4,845,861 50 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $300,000 00 |
| Surplus fund | 100,000 00 |
| Undivided profits | 498,442 63 |
| National bank-notes outstanding | 41,840 00 |
| Tax account | 6,000 00 |
| Dividends unpaid | 9, 76 00 |
| Individual deposits subject to check | 3,143,818 68 |
| Demand certificates of deposit | 62,671 43 |
| Certified checks | 77,5[illegible]3 56 |
| Cashier's checks outstanding | 7,665 25 |
| Due to other national banks | 183,054 29 |
| Due to state banks and bankers | 5 9,769 68 |
| Total | $4,845,861 50 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, GEORGE E. SOUPER, Cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.
G. E. SOUPER, Cashier.
Subscribed and sworn to before me this 16th day of July, 1891. W. C. KING, Notary Public.
Correct—Attest:
JOHN W. CASTREE,
CHAS. S. BROWN,
JOHN NIX.
} Directors.


6% Mortgage Investments 7½%

Oregon and Washington.

Netting the investor from 6 per cent. to 7½ per cent., both principal and interest payable in Gold.

FIRST MORTGAGE LOANS made on carefully selected City Property and on Improved Farms. Investors' interests carefully attended to, and remittances made in Eastern Exchange. Particulars and references given on application.

MACMASTER & BIRRELL,
Financial Agents,
Portland Savings Bank Bldg., Portland, Or.

TEXAS.

SAN ANTONIO and ARANSAS HARBOR.

Splendid chances for investments; more money will be made at these places in the next five years than any place in the U. S. Loans negotiated at 7 per cent. net to loaner. Refer to all Banks. C. M. KINGSLEY & CO., 115 E. Houston St., San Antonio, Tex.


REPORT OF THE CONDITION OF THE SIXTH NATIONAL BANK, at New York, in the State of New York, at the close of business, July 9th, 1891:

RESOURCES.

| | |
|---|---|
| Loans and discounts | $830,653 66 |
| Overdrafts, secured and unsecured | 206 16 |
| U. S. bonds to secure circulation | 50,000 00 |
| Stocks, securities, claims, etc. | 696,032 87 |
| Due from other national banks | 140 447 54 |
| Due from state banks and bankers | 1,000 00 |
| Current expenses and taxes paid | 168 18 |
| Checks and other cash items | 3,019 51 |
| Exchanges for Clearing-house | 55,496 14 |
| Bills of other banks | 13,305 00 |
| Fractional paper currency, nickels and cents | 290 00 |
| Specie | 220,519 30 |
| Legal-tender notes | 35,695 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 2,250 00 |
| Due from U. S. Treasurer, other than 5 per cent. redemption fund | 4,000 00 |
| Total | $2,054,123 31 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $300,000 00 |
| Surplus fund | 300,000 00 |
| Undivided profits | 158,702 24 |
| National bank-notes outstanding | 45,000 00 |
| Dividends unpaid | 1,650 00 |
| Individual deposits subject to check | 1,420,752 84 |
| Demand certificates of deposit | 4,912 40 |
| Certified checks | 24,120 83 |
| Total | $2,054,1 3 31 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss:
I, A. E. COLSON, Cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.
A. E. COLSON, Cashier.
Subscribed and sworn to before me this 17th day of July, 1891. J. ROMAINE BROWN, Notary Public.
Correct—Attest:
F. D. TAPPEN,
ADRIAN ISELIN, JR.,
A. H. STEVENS,
} Directors.

REPORT OF THE CONDITION OF THE BANK OF NEW YORK, National Banking Association, at New York City, in the State of New York, at the close of business, on July 9th, 1891:

RESOURCES.

| | |
|---|---|
| Loans and discounts | $12 077,301 27 |
| Overdrafts | 2,678 88 |
| U. S. bonds to secure circulation (4½ per cents) | 50,000 00 |
| Other stocks, bonds and mortgages | 23,000 00 |
| Due from other national banks | 895,105 01 |
| Due from state banks and bankers | 213,754 85 |
| Real estate | 250,000 00 |
| Exchanges for Clearing-house | 6,058,010 00 |
| Bills of other banks | 145,455 00 |
| Fractional paper currency, nickels and cents | 183 34 |
| Specie | 2,114,200 00 |
| Legal-tender notes | 1,058,.47 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 2,250 00 |
| Total | $23,482,893 28 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $2,000,000 00 |
| Surp us fund | 1,000,000 00 |
| Undivided profits | 823 049 35 |
| New York taxes | 20,000 00 |
| National bank-notes outstanding | 45,000 00 |
| Dividends unpaid | 10,140 00 |
| Individual deposits, subject to check | 10,050,832 15 |
| Demand certificates of deposit | 16,112 95 |
| Certified checks | 2,783,194 15 |
| Due to other national banks | 5,353,382 19 |
| Due to State banks and bankers | 7,760,172 51 |
| Total | $23,482,893 28 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, E. S. MASON, Cashier of the Bank of New York, National Banking Association, do solemnly swear that the above statement is true to the best of my knowledge and belief. E. S. MASON, Cashier.
Subscribed and sworn to before me this 17th day of July, 1891. ROBERT OWEN, Notary Public, N. Y. Co.
[SEAL]
Correct—Attest:
EUGENE KELLY,
CHAS. M. FAY,
J. KENNEDY TOD,
} Directors.

REPORT OF THE CONDITION OF THE LINCOLN NATIONAL BANK, at New York, in the tate of New York, at the close of business July 9th, 189 :

RESOURCES.

| | |
|---|---|
| Loans and discounts | $2,448 347 20 |
| Overdrafts, secured and unsecured | 7,011 62 |
| U. S. bonds to secure circulation | 450,000 00 |
| Stocks, securities, claims, etc. | 1,272,164 53 |
| Due from other national banks | 655,5.6 37 |
| Due from state banks and bankers | 87,997 90 |
| Banking-house, furniture and fixtures | 4,000 00 |
| Current expenses and taxes paid | 32 134 64 |
| Premiums on U. S. bonds | 6,000 00 |
| Checks and other cash items | 56,757 08 |
| Exchanges for Clearing-house | 128,715 69 |
| Bills of other banks | 73,569 00 |
| Fractional paper currency, nickels and cents | 227 53 |
| Specie | 493,[illegible]15 20 |
| Legal tender notes | 517,104 00 |
| Redemption fund with U. S Treasurer (5 per cent. of circulation) | 2,250 00 |
| Total | $5,831,560 76 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $300,000 00 |
| Surplus fund | 300,255 15 |
| Undivided profits | 41,819 52 |
| National bank-notes outstanding | 449,900 00 |
| Dividends unpaid | 120 00 |
| Individual deposits subject to check | 4,429,403 75 |
| Demand certificates of deposit | 3,901 47 |
| Certified checks | 30,870 47 |
| Cashier's checks outstanding | 25,34 07 |
| Due to other national banks | 159,077 25 |
| Due to state banks and bankers | 449,891 08 |
| Total | $5,831 560 76 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, W. T. CORNELL, Cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.
W. T. CORNELL, Cashier.
Subscribed and sworn to before me this 17th day of July, 1891. H. MAJOR, Notary Public.
Correct—Attest:
C. C. CLARKE,
THOS. L. JAMES,
JOHN STRAITON,
} Directors.


A BOOK

ON INVESTMENTS

is sent free by

THE PROVIDENT TRUST COMPANY,

36 Bromfield Street, Boston, Mass.

Arthur C. Gehr. Established 1853. Est. Sam'l Gehr.

ARTHUR C. GEHR & CO.,

SUCCESSORS TO

SAMUEL GEHR & SON

114 Dearborn Street, Chicago.

Real Estate Loans and Investments.

TACOMA Realty. Choice investments made for non-residents; 25 to 100 per cent. can be realized within next year. Lots from $100 and acreage from $10 upward. Improved property rented now for 10 per cent. beside the increase in city and country properties. Ranches, garden, fruit, hop, farm, iron and coal lands, mining properties. Write E. P. Russell & Co., Tacoma, Wash.

INVESTMENTS.

$100 to $5,000,000 in lots and improved business property in Duluth and Superior, and acres adjoining. Thousands of acres of pine and mineral lands in Northern Minnesota on the Mesaba and Vermilion Iron Ranges and tributary thereto. Sent for descriptive circular with Map.

FRANK I. TEDFORD,

DULUTH, MINN.

REPORT OF THE CONDITION OF "THE IMPORTERS' AND TRADERS' NATIONAL BANK OF NEW YORK," at New York, in the State of New York, at the close of business on the 9th day of July, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts | | $20,330,156 41 |
| Overdrafts | | 234 92 |
| U. S. bonds to secure circulation | | 50,000 00 |
| Due from other national banks | | 876,847 97 |
| Due from state and private banks and bankers | | 48,123 53 |
| Banking-house | | 200,000 00 |
| Other real estate | | 4,500 00 |
| Current expenses and taxes paid | | 1,326 19 |
| Checks and other cash items | | 265,9.. 28 |
| Exchanges for Clearing-house | | 1,557,589 0 |
| Bills of other banks | | 205,911 00 |
| Fractional paper currency, nickels and cents | | 860 00 |
| Specie, viz.: | | |
| Gold coin | $223,000 00 | |
| Gold Treasury certificates | 2,850,000 00 | |
| Silver dollars | 5,000 00 | |
| Silver Treasury certificates | 5,000 00 | |
| Fractional silver coin | 6,000 00— | 3,089,000 00 |
| Legal-tender notes | | 1,574,653 00 |
| U. S. certificates of deposit for legal-tender notes | | 1,100,000 00 |
| Redemption fund with U. S. Treasurer (not more than 5 per cent on circulation) | | 2,250 00 |
| Due from U. S. Treasurer (other than 5 per cent. redemption fund) | | 6,000 00 |
| Total | | $29,555,018 29 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in | | $1,500,000 00 |
| Surplus fund | | 4,500,000 00 |
| Undivided profits | | 622,589 24 |
| Circulating notes received from Comptroller | | 45,000 00 |
| State bank circulation outstanding | | 5,681 00 |
| Dividends unpaid | | 23,558 00 |
| Individual deposits subject to check | $9,293,759 47 | |
| Demand certificates of deposit | 1,590 00 | |
| Certified checks | 234,558 03 | |
| Cashier's checks outstanding | 325,018 62— | 9,854,936 17 |
| Due to other national banks | | 9,683,050 92 |
| Due to state and private banks and bankers | | 3,315,232 96 |
| Total | | $29,555,018 29 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, EDWARD TOWNSEND, Cashier of "The Importers' and Traders' National Bank of New York," do solemnly swear that the above statement is true, and that the schedules on back of the report fully and correctly represent the true state of the several matters therein contained, to the best of my knowledge and belief.
EDWARD TOWNSEND, Cashier.
Sworn to and subscribed before me this 18th day of July, 1891. LOUIS GRUNHUT, Notary Public, Co. of N. Y.
Correct—Attest: JAMES R. PLUM, H. C. HULBERT, EDWARD C. RICE, } Directors.

REPORT OF THE CONDITION OF THE CONTINENTAL NATIONAL BANK, New York, at the close of business on the 9th day of July, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts | | $3,890,680 90 |
| U S. bonds | | 51,000 00 |
| Other stocks and bonds | | 230,74. 84 |
| Premiums | | 522 50 |
| Real estate | | 558,000 00 |
| Current expenses and taxes paid | | 848 40 |
| Specie | $1,015,416 55 | |
| Legal-tenders and bank-notes | 557,712 00 | |
| Due from Treasurer of U. S. | 2,250 00 | |
| Exchanges for Clearing-house | 1,112 107 81 | |
| Due from banks | 21,511 17 | |
| Other cash items | 40,651 14 | |
| | | 2,948 683 67 |
| Total | | $7,679,478 51 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock | | $1,000,000 00 |
| Surplus fund | | 200,000 00 |
| Undivided profits | | 92,?0 24 |
| Circulation | | 41 460 00 |
| Dividends unpaid | | 16,962 92 |
| Deposits— | | |
| Individuals | $2,038 859 14 | |
| National banks | 2,517,327 79 | |
| State banks | 848 315 92 | |
| Acceptances | 847 298 42 | |
| Certificates of deposit | 252 81 | |
| Cashier's checks | 20,371 57 | |
| | | 6,329,105 15 |
| Total | | $7,679,478 51 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, ALFRED H. TIMPSON, Cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.
ALFRED H. TIMPSON, Cashier.
Subscribed and sworn to before me this 17th day of July, 1891. GEO. H. COREY, Notary Public, N. Y. County.
Correct—Attest: JOHN T. AGNEW, HENRY M. TABER, EDMUND D. RANDOLPH, } Directors.

REPORT OF THE CONDITION OF THE TRADESMEN'S NATIONAL BANK OF THE CITY OF NEW YORK, at New York, in the State of New York, at the close of business on the 9th day of July, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts | | $1,603,125 65 |
| Overdrafts | | 877 80 |
| U. S. bonds to secure circulation (par value) | | 50,000 00 |
| Stocks, securities, claims, etc | | 157 883 09 |
| Due from other national banks | | 290,270 30 |
| Due from state and private banks and bankers | | 66 505 22 |
| Banking-house | | 325,000 00 |
| Other real estate and mortgages owned | | 47,436 95 |
| Current expenses and taxes paid | | 7 4 21 |
| Premium on bonds for circulation | | 7,500 00 |
| Suspense | | 4,000 00 |
| Checks and other cash items | | 43,859 23 |
| Exchanges for Clearing-house | | 209,373 50 |
| Bills of other banks | | 3,563 00 |
| Fractional paper currency, nickels and cents | | 576 46 |
| Specie, viz.: | | |
| Gold coin | $68,3.1 50 | |
| Gold Treasury certificates | 89,510 00 | |
| Silver dollars | 8,377 00 | |
| Fractional silver coin | 5,265 00— | 164,348 50 |
| Legal-tender notes | | 111,000 00 |
| Redemption fund with U. S. Treasurer (not more than 5 per cent. of circulation) | | 2,250 00 |
| Total | | $3,088,567 20 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock, paid in | | $750,000 00 |
| Surplus fund | | 80,000 00 |
| Undivided profits | | 29,337 22 |
| Circulating notes received from Comptroller | $45 000 00 | |
| Less amount on hand and in Treasury for redemption or in transit | 1,500 00— | 43,500 00 |
| Dividends unpaid | | 8,761 60 |
| Individual deposits subject to check | $1,510,323 82 | |
| Demand certificates of deposit | 5,216 00 | |
| Certified checks | 26,340 41 | |
| Cashier's checks outstanding | 11,541 69— | 1,553,421 92 |
| Tax fund | | 7, 66 70 |
| Due to other national banks | | 469,407 36 |
| Due to state and private banks and bankers | | 147,072 40 |
| Total | | $3,088,567 20 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, OLIVER F. BERRY, Cashier of "The Tradesmen's National Bank of the City of New York," do solemnly swear that the above statement is true, and that the schedules on back of the report fully and correctly represent the true state of the several matters therein contained, to the best of my knowledge and belief. OLIVER F. BERRY, Cashier.
Sworn to and subscribed before me, this 17th day of July, 1891. CHARLES M. HATHAWAY, Notary Public N. Y. Co.
Correct—Attest: HENRY CAMPBELL, F. S. M.BLUN, ELLIOT L. BUTLER, } Directors.

REPORT OF THE CONDITION OF THE NATIONAL BANK OF THE REPUBLIC, at New York, in the State of New York, at the close of business July 9th, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts | | $8,307,784 71 |
| Overdrafts, secured and unsecured | | 3,271 52 |
| U. S. bonds to secure circulation | | 50,000 00 |
| U. S. bonds to secure deposits | | 300,000 00 |
| U. S. bonds on hand | | 290,000 00 |
| Stocks, securities, etc | | 725,061 70 |
| Due from other national banks | | 1,400 021 00 |
| Due from state banks and bankers | | 146,471 61 |
| Banking-house furniture and fixtures | | 637,084 16 |
| Current expenses and taxes paid | | 3 456 12 |
| Premiums on U. S. bonds | | 92,587 50 |
| Checks and other cash items | $11,721 19 | |
| Exchanges for Clearing-house | 482 882 01 | |
| Bills of other banks | 240,597 00 | |
| Fractional paper currency, nickels and cents | 181 98 | |
| Specie | 1,383,399 50 | |
| Legal-tender notes | 818,698 00 | |
| United States certificates of deposits for legal tenders | 1,000,000 00 | |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 2,250 00— | 3,937 929 68 |
| Total | | $16,445,364 95 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in | | $1,500,000 00 |
| Surplus fund | | 300,000 00 |
| Undivided profits | | 462,582 16 |
| Reserved for taxes | | 15,000 00 |
| National bank-notes outstanding | | 18,440 00 |
| Dividends unpaid | | 35,317 50 |
| Individual deposits subject to check | $2,713,486 95 | |
| Demand certificates of deposit | 31,404 40 | |
| Certified checks | 218,457 42 | |
| Cashier's checks outstanding | 333,800 00 | |
| United States deposits | 396,000 00 | |
| Due to other national banks | 7,414,673 70 | |
| Due to state banks and bankers | 2,003,652 82— | 13 514,275 29 |
| Total | | $16,045,364 95 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, E. H. PULLEN, Cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.
E. H. PULLEN, Cashier.
Subscribed and sworn to before me this 16th day of July, 1891. ELISHA K. CAMP, Notary Public, N. Y. County.
Correct—Attest: JOHN JAY KNOX, CHAS. R. FLINT, JAMES S. WARREN, } Directors.

REPORT OF THE CONDITION OF THE NATIONAL BUTCHERS' AND DROVERS' BANK, at New York, in the State of New York, at the close of business, July 9th, 1891:

RESOURCES.

| | |
|---|---|
| Loans and discounts | $1,415,458 22 |
| Overdrafts, secured and unsecured | 56 50 |
| U. S. bonds to secure circulation | 50,000 00 |
| Stocks, securities, claims, etc | 279,168 0 |
| Due from other national banks | 105,587 46 |
| Due from state banks and bankers | 5,018 65 |
| Banking-house, furniture and fixtures | 80,000 00 |
| Current expenses and taxes paid | 233 84 |
| Premiums on U. S. bonds | 9,760 50 |
| Checks and other cash items | 19,225 91 |
| Exchanges for Clearing-house | 54,955 35 |
| Bills of other banks | 7,395 00 |
| Fractional paper currency, nickels and cents | 4,118 35 |
| Specie | 362,571 00 |
| Legal-tender notes | 144,887 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 2,250 00 |
| Total | $2,540,620 73 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $300,000 00 |
| Surplus fund | 250,000 00 |
| Undivided profits | 44,886 48 |
| National bank-notes outstanding | 45,000 00 |
| Tax account | 5,013 60 |
| Dividends unpaid | 5,810 95 |
| Individual deposits subject to check | 1,747,055 48 |
| Demand certificates of deposit | 2,771 23 |
| Certified checks | 56,5.9 92 |
| Due to other national banks | 88,463 07 |
| Total | $2,540,620 73 |

STATE OF NEW YORK, CITY AND COUNTY OF NEW YORK, ss.:
I, WM. H. CHASE, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
WM. H. CHASE, Cashier.
Subscribed and sworn to before me this 17th day of July, 1891. JOS. E KEHOE, Notary Public (No. 1), N. Y. Co.
Correct—Attest: G. G. BRINCKERHOFF, H. SILBERHORN, JOHN WILKIN, } Directors.

REPORT OF THE CONDITION OF THE THIRD NATIONAL BANK, of the City of New York, at New York, in the State of New York, at the close of business, July 9th, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts | | $2,805,325 90 |
| Overdrafts, secured and unsecured | | 6,990 36 |
| United States bonds to secure circulation | | 50,000 00 |
| Stocks, securities, claims, etc. | | 113,022 29 |
| Due from other national banks | | 805,614 23 |
| Due from state banks and bankers | | 49,442 78 |
| Furniture and fixtures | | 5,000 00 |
| Other real estate and mortgages owned | | 192,359 96 |
| Current expenses and taxes paid | | 536 86 |
| Premiums on U.S. bonds | | 10,187 50 |
| Checks and other cash items | $440 97 | |
| Exchanges for Clearing-house | 357,126 24 | |
| Bills of other banks | 2,484 00 | |
| Fractional paper currency, nickels and cents | 65 48 | |
| Specie | 348,2 4 70 | |
| Legal-tender notes | 56,900 00 | |
| United States Certificates of deposit for legal tenders | 30,000 00— | 1,299,811 29 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | | 2,250 00 |
| Due from U. S. Treasurer (other than 5 per cent. redemption fund) | | 4,000 00 |
| Total | | $5,244,541 26 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in | | $1,000,000 00 |
| Surplus fund | | 25 000 00 |
| Undivided profits | | 3 798 96 |
| National bank-notes outstanding | | 45,000 00 |
| Individual deposits subject to check | $1,082,584 94 | |
| Demand certificates of deposit | 17,475 28 | |
| Certified checks | 217,156 18 | |
| Cashier's checks outstanding | 28,646 64— | 1,345,863 04 |
| Due to other national banks | 2,426,946 09 | |
| Due to state banks and bankers | 497,933 17— | 2,924,879 26 |
| Total | | $5,244,541 26 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, HENRY CHAPIN, JR., Cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.
HENRY CHAPIN, JR., Cashier.
Subscribed and sworn to before me this 17th day of July, 1891. (Signed) EUGENE DELMAR, Notary Public.
Correct—Attest: JAMES O. BLOSS, CHAS. B. VAN NOSTRAND, CALEB B. KNEVALS, } Directors.

10% INTEREST may be paid on a POOR LOAN.
A good loan is one in which both principal and interest is PAID promptly when due. Loans of the highest character will net investors seven per cent.
No stock company; no debenture bonds; no Eastern agents. Investors deal directly with borrowers in the OLD FASHIONED WAY.
Thirteen years' experience.
Reference by permission to THE INDEPENDENT or *The Christian Union*, New York City, or Lockwood National Bank, San Antonio, Texas.
E. B. CHANDLER, SAN ANTONIO, TEX., Agent of the Scottish-American Mortgage Company, Limited, of Edinburgh, Scotland.

REPORT OF THE CONDITION OF THE CENTRAL NATIONAL BANK, at New York, in the State of New York, at the close of business, July 9th, 1891.

RESOURCES.

| | |
|---|---|
| Loans and discounts | $7,430,208 01 |
| Overdrafts, secured and unsecured | 6,046 70 |
| U. S. bonds to secure circulation | 50,000 00 |
| U. S. bonds to secure deposits | 200,000 00 |
| U. S. bonds on hand | 200,000 00 |
| Stocks, securities, claims, etc | 72,017 00 |
| Due from other national banks | 744,574 87 |
| Due from state banks and bankers | 25,320 75 |
| Banking-house, furniture and fixtures | 700,000 00 |
| Other real estate and mortgages owned | 86,000 00 |
| Current expenses and taxes paid | 7,222 56 |
| Premiums on U.S. bonds | 55,918 75 |
| Checks and other cash items | 35,464 48 |
| Exchanges for Clearing-house | 810,122 39 |
| Bills of other banks | 26,764 00 |
| Fractional paper currency, nickels and cents | 6,441 57 |
| Specie | 1,726,006 00 |
| Legal-tender notes | 202,525 00 |
| U. S. certificates of deposit for legal-tenders | 470,000 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 2,250 00 |
| Total | $12,842,052 70 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $2,000,000 00 |
| Surplus fund | 400,000 00 |
| Undivided profits | 117,539 69 |
| National bank-notes outstanding | 45,000 00 |
| Dividends unpaid | 9,612 68 |
| Individual deposits subject to check | 6,098,4 1 39 |
| Demand certificates of deposit | 15,625 00 |
| Certified checks | 204,801 89 |
| Cashier's checks outstanding | 2,312 90 |
| United States deposits | 79,357 81 |
| Deposits of U. S. disbursing officers | 52,981 04 |
| Due to other national banks | 3,191,436 77 |
| Due to state banks and bankers | 624,994 25 |
| Total | $12,842,052 70 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, WILLIAM L. STRONG, President of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
WILLIAM L. STRONG, President.
Subscribed and sworn to before me this 17th day of July, 1891. WILLIAM H. CHAPMAN, Notary Public.
Correct—Attest: WM. A. WHEELOCK, WOODBURY LANGDON, JAS. W. SMITH, } Directors.

REPORT OF THE CONDITION OF THE LEATHER MANUFACTURERS' NATIONAL BANK, at New York, in the State of New York, at the close of business, July 9th, 1891:

RESOURCES.

| | |
|---|---|
| Loans and discounts | $1,692,427 34 |
| Overdrafts, secured and unsecured | 786 59 |
| U. S. bonds to secure circulation | 300,000 00 |
| Stocks, securities, claims, etc | 954,806 01 |
| Due from other national banks | 109 096 67 |
| Due from state banks and bankers | 18,445 29 |
| Banking-house, furniture and fixtures | 207,300 20 |
| Current expenses and taxes paid | 390 32 |
| Premiums on U. S. bonds | 23,293 75 |
| Checks and other cash items | 55,818 92 |
| Exchanges for Clearing-house | 241,967 50 |
| Bills of other banks | 2,663 00 |
| Fractional paper currency, nickels and cents | 380 14 |
| Specie | 890,447 20 |
| Legal-tender notes | 105 983 00 |
| U. S. certificates of deposit for legal tenders | 100,000 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 13,500 00 |
| Total | $4,715,305 73 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $600,000 00 |
| Surplus fund | 400,000 00 |
| Undivided profits | 174 444 78 |
| National bank-notes outstanding | 270,000 00 |
| Dividends unpaid | 5,958 40 |
| Individual deposits subject to check | 2,581,114 97 |
| Demand certificates of deposit | 1,500 44 |
| Certified checks | 66 265 60 |
| Due to other national banks | 341,967 50 |
| Due to state banks and bankers | 274,027 06 |
| Total | $4,715 305 73 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, ISAAC H. WALKER, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
ISAAC H. WALKER, Cashier.
Subscribed and sworn to before me this 17th day of July, 1891. CHARLES F. AUKAMP, Notary Public, Kings County.
Certificate filed in New York County.
Correct—Attest: WM. H. MACY, JR., WM ROCKEFELLER, N. F. PALMER, } Directors.

REPORT OF THE CONDITION OF THE EAST RIVER NATIONAL BANK, at New York, in the State of New York, at the close of business July 9th, 1891:

RESOURCES.

| | |
|---|---|
| Loans and discounts | $774,805 55 |
| Overdrafts, secured and unsecured | 62 27 |
| U. S. bonds to secure circulation | 250,000 00 |
| Stocks, securities, claims, etc | 87,?22 25 |
| Due from other national banks | 57,441 50 |
| Due from state banks and bankers | 6,488 96 |
| Banking-house, furniture and fixtures | 70,000 00 |
| Premiums on U. S. bonds | 39,500 00 |
| Checks and other cash items | 17,284 45 |
| Exchanges for Clearing-house | 54 139 12 |
| Bills of other banks | 5,580 00 |
| Fractional paper currency, nickels and cents | 340 79 |
| Specie | 156,121 50 |
| Legal-tender notes | 97,831 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 11,250 00 |
| Total | $1,621,567 39 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $250,000 00 |
| Surplus fund | 50,000 00 |
| Undivided profits | 86,468 30 |
| National bank-notes outstanding | 225,000 00 |
| Dividends unpaid | 7,410 44 |
| Individual deposits subject to check | 985,854 30 |
| Demand certificates of deposit | 3,824 26 |
| Certified checks | 8,409 29 |
| Reserve for taxes | 4,131 80 |
| Total | $1,621,567 39 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, Z. E. NEWELL, Cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.
Z. E. NEWELL, Cashier.
Subscribed and sworn to before me, this 16th day of July, 1891. WILBUR F. SMITH, Notary Public, N. Y.
Correct—Attest: CHARLES BANKS, WILLIAM PHELPS, RAYMOND JENKINS, } Directors.

AARON B. MEAD. ALBERT L. COE
MEAD & COE,
(Established 1867).
REAL ESTATE AGENTS,
*No. 149 La Salle Street, CHICAGO.*
INVESTMENTS In REAL ESTATE carefully made.
LOANS negotiated, secured by first lien on Real Estate, without expense to lender.
Correspondence invited.

F. C. AMBRIDGE,
Investments and Mortgage Loans.
CORRESPONDENCE SOLICITED.
TACOMA, WASHINGTON.
LONDON and SAN FRANCISCO.
Reference—Tacoma.

REPORT OF THE CONDITION OF THE MERCANTILE NATIONAL BANK, OF THE CITY OF NEW YORK, at the close of business, July 9th, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts | | $7,971,387 46 |
| Overdrafts | | 3,147 93 |
| U. S. bonds to secure circulation | | 50,000 00 |
| Other stocks and bonds | | 14,000 00 |
| Real estate, banking-house | | 200,000 00 |
| Specie | $1,074,910 12 | |
| Legal-tender notes | 1,714,250 00 | |
| Bills of other banks | 7,179 00 | |
| Checks and other cash items | 10,098 76 | |
| Exchanges for Clearing-house | 512,951 78 | |
| Due from national banks | 548,876 93 | |
| Due from state banks and bankers | 22,367 63 | |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 2,250 00 | |
| Due from U. S. Treasurer other than 5 per cent Redemption Fund | 8,000 00 | |
| | | 3,900,294 22 |
| Total | | $12,138,909 61 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in | | $1,000,000 00 |
| Surplus fund | | 800,000 00 |
| Undivided profits, net | | 117,488 53 |
| National bank-notes outstanding | | 45,000 00 |
| Dividends unpaid | | 1,363 00 |
| Deposits: | | |
| Individuals | $4,308,123 46 | |
| National banks | 4,058,713 85 | |
| State banks and bankers | 1,548,337 57 | |
| Demand certificates of deposit | 3,992 74 | |
| Certified checks | 240,517 05 | |
| Cashier's checks outstanding | 85,473 42— | 10,125,158 0 |
| Total | | $12,138,909 61 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, WM. P. ST. JOHN, President of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.
WM. P. ST. JOHN, President.
Subscribed and sworn to before me this 16th day of July, 1891. F. A. K. BRYAN, Notary Public, N. Y. County.
Correct—Attest: GEORGE H. SARGENT, S. M. MILLIKEN, R. H. WILLIAMS, } Directors.

REPORT OF THE CONDITION OF THE SOUTHERN NATIONAL BANK, at New York, in the State of New York, at the close of business July 9th, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts | | $1,918,609 47 |
| U. S. bonds to secure circulation | | 100,000 00 |
| Stocks, securities claims, etc | | 142,700 00 |
| Due from other national banks | | 238,114 85 |
| Due from state banks and bankers | | 24,022 73 |
| Furniture and fixtures | | 2,000 00 |
| Current expenses and taxes paid | | 485 24 |
| Premiums on U. S. bonds | | 15,651 00 |
| Checks and other cash items | | 1,443 06 |
| Exchanges for Clearing-house | | 140,181 68 |
| Bills of other banks | | 5,854 00 |
| Nickels and cents | | 329 54 |
| Specie | | 20,712 49 |
| Legal-tender notes | | 276,078 00 |
| Redemption fund with U. S. Treasurer | | 4,500 00 |
| Total | | $2,906,282 06 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in | | $1,000,000 00 |
| Surplus fund | | 85,000 00 |
| Undivided profits | | 16,892 65 |
| National bank-notes outstanding | | 90,000 00 |
| Dividends unpaid | | 1,080 00 |
| Deposits— | | |
| Individual | $1,051,920 65 | |
| Demand certificates | 1,987 00 | |
| Certified checks | 21,842 62 | |
| Cashier's checks | 761 48 | |
| National banks | 419,909 90 | |
| State banks and bankers | 217,128 76— | 1,713,340 41 |
| Total | | $2,906,2 2 06 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, J. D. ABRAHAMS, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
J. D. ABRAHAMS, Cashier.
Subscribed and sworn to before me this 17th day of July, 1871. FRED'K GIBLIN, Notary Public.
Correct—Attest: ALDEN S. SWAN, R. A. C. SMITH, ISAAC ROSENWALD, } Directors.

REPORT OF THE CONDITION OF THE NATIONAL CITIZENS' BANK, at New York, in the State of New York, at the close of business July 9th, 1891:

RESOURCES.

| | |
|---|---|
| Loans and discounts | $2,770,080 27 |
| Overdrafts, secured and unsecured | 18 00 |
| U. S. bonds to secure circulation | 50,000 00 |
| Stocks, securities, claims, etc | 1,800 00 |
| Due from other national banks | 317,555 77 |
| Due from state banks and bankers | 60,634 02 |
| Banking-house | 274,000 00 |
| Premiums on U. S. bonds | 8,812 50 |
| Checks and other cash items | 104,011 11 |
| Exchanges for Clearing-house | 226,402 66 |
| Bills of other banks | 4,100 00 |
| Fractional paper currency, nickels and cents | 1,372 84 |
| Specie | 411,130 00 |
| Legal-tender notes | 215,062 00 |
| U. S. certificates of deposit for legal tenders | 70,000 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | 2,250 00 |
| Total | $4,516,839 17 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $600,000 00 |
| Surplus fund | 120,000 00 |
| Undivided profits | 290,055 70 |
| National bank-notes outstanding | 45,000 00 |
| State bank-notes outstanding | 5,131 00 |
| Dividends unpaid | 5,585 14 |
| Individual deposits subject to check | 3,216,522 69 |
| Demand certificates of deposit | 20,?76 41 |
| Certified checks | 73 224 24 |
| Due to other national banks | 19,535 35 |
| Due to state banks and bankers | 71,887 47 |
| Suspense account | 23,971 17 |
| Allowed for city and county taxes | 10,000 00 |
| Total | $4,516,839 17 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, D. C. TIEBOUT, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
D. C. TIEBOUT, Cashier.
Subscribed and sworn to before me this 16th day of July, 1891. WM. V. A. POE, Notary Public, N. Y.
Correct—Attest: C. H. TENNEY, E. FLEITMANN, CHAS. H. WHEELER, } Directors.

Safe and Convertible as U. S. Bonds; three times the rate of interest.
CERTIFICATES OF DEPOSIT,
issued by the
KANSAS NATIONAL BANK OF WICHITA, KAN.
CAPITAL, $250,000.
Payable ON DEMAND and bearing interest at the rate of
4 per cent. if held 1 year. | 6 per cent. for 3d year.
5 per cent. for 2d year. | 7 per cent. for 4th year.
8 PER CENT. FOR THE FIFTH YEAR.
Printed information furnished on request. Mention this paper.
H W. LEWIS, President. A. C. JOBES, Cashier.

DENVER
RANKS AMONG THE FIRST
of Western cities for real estate investments and loans. It is no longer necessary for Eastern capitalists to take 5 per cent. securities for safety.
Business solicited for mutual profit.
THE HICKS & BAILEY INVESTMENT COMPANY.
1531 Arapahoe St., Denver, Colo.
References: THE INDEPENDENT, People's Savings and Deposit Bank, Denver.

REPORT OF THE CONDITION OF THE FOURTH NATIONAL BANK OF THE CITY OF NEW YORK, at New York, in the State of New York, at the close of business, July 9th, 1891.

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts | | $15,997,226 98 |
| Overdrafts, secured and unsecured | | 14 740 80 |
| United States bonds to secure circulation | | 750,000 00 |
| Stocks, securities, etc | | 126,095 95 |
| Due from other national banks | | 1,367,083 20 |
| Due from state banks and bankers | | 111,308 23 |
| Banking-house, furniture and fixtures | | 600,000 00 |
| Checks and other cash items | $341,275 54 | |
| Exchanges for Clearing-house | 3,861,317 85 | |
| Bills of other banks | 5,004 00 | |
| Nickels and cents | 3 61 | |
| Specie | 4,796,117 50 | |
| Legal-tender notes | 3,8 0,000 00 | |
| U. S. certificates of deposit for legal tenders | 70,000 00 | |
| | | 9,471,667 08 |
| Redemption fund with United States Treasurer (5 per cent. of circulation) | | 2,250 00 |
| Total | | $27,'80,113 82 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in | | $3,200,000 00 |
| Surplus fund | | 1,4.0,000 00 |
| Undivided profits, net | | 218,129 02 |
| National bank-notes outstanding | | 45,000 00 |
| Dividends unpaid | | 53,418 82 |
| Individual deposits subject to check | $9,487,101 08 | |
| Demand certificates of deposit | 26,110 00 | |
| Cashier's checks outstanding | 140,351 14 | |
| Due to other national banks | 10,168,397 34 | |
| Due to state banks and bankers | 980,996 15 | |
| | | 20,803,255 69 |
| Deposits held for acceptances | | 1,905,280 49 |
| Total | | $27,680,113 82 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, J. EDWARD SIMMONS, President of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. J. EDWARD SIMMONS, President.
Subscribed and sworn to before me this 16th day of July, 1891. D. G. FANNING, Notary Public.

Correct—Attest:
CORNELIUS N. BLISS,
FREDERICK MEAD,
JAMES G. CANNON,
} Directors.

REPORT OF THE CONDITION OF THE GARFIELD NATIONAL BANK, at New York, in the State of New York, at the close business July 9th, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts | | $3,151,468 41 |
| Overdrafts, secured and unsecured | | 575 77 |
| U. S. bonds to secure circulation | | 200,000 00 |
| U. S. bonds to secure deposits | | 100,000 00 |
| Due from other national banks | | 248,20- 91 |
| Current expenses and taxes paid | | 966 55 |
| Premiums on U. S. bonds | | 68,000 00 |
| Checks and other cash items | | 18,758 42 |
| Exchanges for Clearing-house | | 204,568 65 |
| Bills of other banks | | 11,400 00 |
| Fractional paper currency, nickels and cents | | 8,117 18 |
| Specie | | 601,782 41 |
| Legal-tender notes | | 700,354 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | | 9,0.0 00 |
| Due from U. S. Treasurer (other than 5 per cent. redemption fund) | | 45,000 00 |
| Total | | $5,365,188 30 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in | | $200,000 00 |
| Surplus fund | | 350,000 00 |
| Undivided profits | | 20,444 92 |
| National bank-notes outstanding | | 180,000 00 |
| Individual deposits subject to check | $4,198,244 06 | |
| Demand certificates of deposit | 12,594 19 | |
| Certified checks | 140 501 00 | |
| Cashier's checks outstanding | 20 943 17 | |
| United States deposits | 55,000 00 | |
| | | 4,426,282 42 |
| Due to other national banks | | 178,460 96 |
| Total | | $5,365,188 30 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, HENRY D. NORTHROP, Cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief. HENRY D. NORTHROP, Cashier.
Subscribed and sworn to before me this 17th day of July, 1891. OWEN WARD, Notary Public.

Correct—Attest:
A. C. CHENEY,
J. H. BRESLIN,
EDWARD HOLBROOK,
} Directors.

(No. 1315.)

REPORT OF THE CONDITION OF THE CHATHAM NATIONAL BANK, at New York, in the State of New York, at the close of business, July 9th, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts | | $5,408,033 06 |
| Overdrafts, secured and unsecured | | 7,13* 47 |
| U. S. bonds to secure circulation | | 50,0.0 00 |
| Stocks, securities, claims, etc | | 29,9.0 00 |
| Due from other national banks | | 506,9.6 82 |
| Due from state banks and bankers | | 40,551 53 |
| Checks and other cash items | | 62,574 37 |
| Exchanges for Clearing-house | | 706,675 92 |
| Bills of other banks | | 540 00 |
| Fractional paper currency, nickels and cents | | 1,485 74 |
| Specie | | 759,080 00 |
| Legal-tender notes | | 528,056 00 |
| U. S. certificates of deposit for legal-tender | | 130,000 00 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation) | | 2,250 00 |
| Due from U. S. Treasurer (other than 5 per cent. redemption fund) | | 16,000 00 |
| Total | | $8,379,519 92 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in | | $450,000 00 |
| Surplus fund | | 700,000 00 |
| Undivided profits | | 114,.55 76 |
| National bank-notes outstanding | | 45,-00 00 |
| Dividends unpaid | | 3,892 00 |
| Individual deposits subject to check | | 5,707,665 15 |
| Demand certificates of deposit | | 40,.62 70 |
| Certified checks | | 119,0 46 71 |
| Cashier's checks outstanding | | -,140 56 |
| Due to other national banks | | 967,.67 46 |
| Due to state banks and bankers | | 226,.89 58 |
| Total | | $8,379,519 92 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
I, H. P. DORELUS, Cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief H. P. DORELUS, Cashier.
Subscribed and sworn to before me this 17th day of July, 1891. JOHN W. HESSE, Notary Public, Kings County.
Certificate filed in New York County.

Correct attest:
JOHN H. WASHBURN,
SANFORD H. STEELE,
H. W. SLOCUM,
} Directors.

## DIVIDEND.

## FARRAGUT
## FIRE INSURANCE COMPANY,
### 346 BROADWAY,
### Branch Office, 60 Cedar Street,

NEW YORK, July 14th, 1891.

THE BOARD OF DIRECTORS HAVE THIS day declared a Semi-Annual Dividend of FIVE PER CENT., payable on demand.

SAMUEL DARBEE, Secretary.

## PACIFIC FIRE INSURANCE CO.
### 78TH DIVIDEND.

NEW YORK, July 16th, 1891

A Semi-Annual Dividend of FIVE (5) PER CENT. is payable on demand at the office of the Company, No. 151 Broadway.

GEORGE JEREMIAH, Secretary.

THE TRADESMEN'S NATIONAL BANK, 291 BROADWAY.—NEW YORK, June 30th, 1891.

### FIFTIETH DIVIDEND.

The Directors have this day declared a dividend of TWO PER CENT., free of tax, payable on demand.

OLIVER F. BERRY, Cashier.

STANDARD FIRE INSURANCE COMPANY,
OFFICE, 52 WALL STREET,
NEW YORK, July 14th, 1891.

A DIVIDEND OF THREE AND ONE-HALF PER CENT. on the capital stock is payable on demand.

R. H. MYERS, Secretary.

THE LAKE SHORE AND MICHIGAN SOUTHERN RAILWAY CO., Treasurer's Office, Grand Central Depot
NEW YORK, June 25th, 1891

The Board of Directors of this Company have this day declared a semi annual dividend of TWO AND ONE HALF PER CENT on its capital stock, payable at this office on Saturday, the 1st day of August next, to the stockholders of record at 3 o'clock P.M. on Tuesday, the 30th instant, at which time the transfer books will be closed to be re opened on the morning of Monday, the third day of August next.

E. D. WORCESTER, Treasurer.

THE NATIONAL CORDAGE COMPANY.
July 1st, 1891.

The Directors of this Company have this day declared the regular quarterly dividends of TWO PER CENT. on the preferred and TWO AND ONE-HALF PER CENT. on the common stock of this Company, payable August 1st. The books will close July 15th, and reopen August 3d.

E. M. FULTON, Treasurer.

# Commercial.

## THE DRY GOODS TRADE.

BUSINESS in dry goods circles during the past week has reached fair proportions on the spot but still has not come up to expectations. A quiet trade, or at least some falling off in the demand in fall style ginghams, prints and dress goods was looked for; but it was hoped that this would be more than compensated for by an expansion of business in staple goods, brown, bleached and colored. That the trade steadily refuses to depart from a conservative policy in connection with these is somewhat suprising to agents in view of the fact that all buyers past and present are particularly urgent for speedy delivery of their purchases, many made during the month of May at low prices being called for ahead of agreed upon dates of delivery. This is particularly the case with the Western and Northwestern buyers, and is fairly conclusive evidence that stocks at distributing points there have been allowed to run down nearly to exhaustion point. From this agents draw consolation, as it indicates a steady continuance of buying with the possibility of a really good demand developing at any time. The market is steady in tone in most descriptions of goods. Some makes of Southern brown sheetings are in full supply, but there are few Eastern products which are not well held by agents. The past week has, in fact, disclosed actual scarcity of supplies in such makes of bleached shirtings as sell for seven cents per yard downward, clear evidence that there is little real connection at the moment between the prices of raw material and the position of manufactured cottons. Trade reports, except from the Cotton States, are of a healthy character and collections regular, and in face of much talk of fears of tight money later on, it is worth noting that quite a number of buyers are settling their fall accounts ahead of usual time in order to secure full discount abatements.

## READING NOTICES.

### TO OUR READERS.

THE attention of new readers as well as of our old subscribers is called to the following terms of subscription and club rates.

TERMS OF SUBSCRIPTION

| | | | |
|---|---|---|---|
| Three months | $ 75 | Six months | $1 50 |
| Four months | 1 00 | One year | 3 00 |

CLUB RATES.

| | |
|---|---|
| Two years to one subscriber | 5 00 |
| One year each to two subscribers | 5 00 |
| Three years to one subscriber | 7 00 |
| Three subscribers one year each | 7 00 |
| Four years to one subscriber | 8 50 |
| Four subscribers one year each | 8 50 |
| Five years to one subscriber | 10 00 |
| Five subscribers one year each | 10 00 |

In clubs of Five or More $2.00 each. Single Copies, 10 cents.

"TRIAL TRIP" one month, 30 cents.

Postal notes, being payable to bearer, are no safer to send through the mail than bank notes. We cannot be responsible for the loss of any remittance not made in accordance with the directions given on our thirty first page.

We will be glad to send our clubbing list to any person asking for it. Individuals, schools and reading clubs can be supplied by us with other newspapers and magazines at less cost than they can obtain them direct from the publishers.

All subscriptions to THE INDEPENDENT are stopped at the expiration of the time paid for. In case it is not convenient for a subscriber to remit promptly upon the expiration of his subscription we will take pleasure in continuing the paper upon receiving a postal card request to that effect.

### PURE PORT WINE.

We have in our stock of pure wines for medicinal and communion purposes a few cases of rare port, which is thirty-five years old. Those who require the very best article in a sick room can be supplied, as long as it lasts, at two dollars a bottle, or $24 00 a case of a dozen bottles. Brotherhood Wine Co., 26 Vesey Street, New York

THE scenery at and in the vicinity of Colorado Springs, Colo., is of the most wonderful, wild and beautiful description. The Excelsior View Company of that city advertise to send six carefully selected views for thirty cents or twelve views for fifty cents.

THE city of Chicago offers at the present time exceptional advantages for the investment of money in real estate and in real estate mortgages on improved city property.

Mr. L. R. Giddings, of Chicago, offers six per cent mortgages on improved Chicago property at par and accrued interest, the security being worth double the amount loaned. Our readers would do well to correspond with him.

### THE FERRET CAMERA.

ALMOST every one of the readers of THE INDEPENDENT will spend more or less time in the country this summer, and we cannot give them any better advice than to take with them a camera.

Messrs. Loeber Brothers, of 11 Nassau Street, New York, have an advertisement in THE INDEPENDENT of the Ferret Camera, which, in addition to being low in price, is effective and desirable in every way.

MESSRS. MACMASTER & BIRRELL, of Portland, Oregon, whose advertisement appears in our financial columns, offer mortgage investments in Oregon and Washington on improved city property and on improved farms, netting the investor from six per cent. to seven and a half per cent., interest and principal payable in gold. They will be glad to give any of our readers particulars and references.

THE service now rendered by the Rome, Watertown and Ogdensburg Railroad is exceptionally good and satisfactory. Passengers for the famous Thousand Islands, which as a summer resort is unequaled in this country are now transported over this line from either the East or the West in vestibuled drawing-room and sleeping cars, some thirty passenger trains being run daily. Passengers from the West leave the New York Central at Syracuse and those from the East at Utica.


# NEXT WEEK

We shall have our Closing Sale of India and China Silks, plain and figured, Washable Silks and other Spring and Summer Fabrics.

ON THE MAIN FLOOR

We offer in India and China Silks at 50 cents a yard our $1.00 qualities, at 75 cents a yard our $1 25 qualities.

In Washable Silks Genuine Habutais at 50 cents, regular price, 75 cents; at 65 cents, regular price, $1.00.

IN THE BASEMENT

Figured India Silks, black grounds, at 40 cents a yard.

Black and Fancy Colored Grounds at 50 cents. These goods are all new designs, and are equal in quality to those sold at $1.00 earlier in the season.

2,500 yards in miscellaneous lengths at 35 cents; also several thousand yards of Fancy Silks and Surahs at about Half Price.

## James McCreery & Co.,
### BROADWAY & 11th STREET, NEW YORK.

Are commended for BEAUTY, DURABILITY, and REDUCED COST. Are rapidly laid by any carpenter

Send us diagram and description of rooms, and we will return sketches and estimate. For sample send 10 cents. Address,

O. S. DICKINSON & CO.,
Wellington, Ohio.

## NEW ENGLAND MONUMENT CO.

CEMETERY MEMORIALS IN GRANITE BRONZE AND MARBLE.
1221 Broadway, N. Y. City, opposite Dodge Statue.

## CROUCH & FITZGERALD

Make the most Reliable TRUNKS, BAGS & VALISES

14 Cortlandt St., West of Broadway.
556 Broadway, Below Prince St.
723 Sixth Avenue, Below 42d St.

N. B. Light Trunks for Steamer and European travel.


## SPECIMEN COPIES.

Any subscriber of THE INDEPENDENT who would like to have a specimen copy of the paper sent to a friend can be accommodated by sending them at No. 251 Broadway, N. Y., on a postal card, the name and address to which he would like the paper sent.

# Insurance.

## A RETROSPECT OF BRITISH LIFE INSURANCE.

THE London *Review*, at the beginning of 1891, printed a four-page article of retrospect in insurance, which it headed "The year of revolution." It opened by remarking that British legislation having as its specific object the specific regulation of insurance companies has now come of age, the Act of 1870 (which was followed by supplemental acts) being now in its twenty-first year. Comparing the Parliamentary Blue-book of February of 1872 with the last edition of the same, there appear names of 114 companies, which are a different assortment from 111 of 1870 and after mentioning some of the departed, the reviewer proceeds to briefly pay his respects to some of those now existing. Thus, the Blue Ribbon, now the Abstainers and General, is pronounced an expensive and needless experiment, and its stockholders are advised that they will act prudently to wind it up, while they have opportunity to do so without meeting further calls. The British Legal (industrial), which has a premium income of only $232 600 and appears to be spending 52 8 per cent. in expenses, is pronounced of doubtful utility, serving only to give people elementary notions of thrift. The Industrial Assurance of Great Britain, resuscitated a few years ago, was a company whose existence at all was unjustifiable; its business has gone elsewhere, and it is now in liquidation. The London Amicable, now going considerably for annuity business, does not seem to keep its annuity fund separate, and is going at an expense ratio of 55.58 per cent. upon premiums; so its prospects of paying annuities for a long time appear slender. The Positive, a remarkable company, started under very peculiar circumstances and worked at enormous expense at first, has improved in that particular and is now doing a safe and respectable business, yet is still too expensive and too little enterprising. The Refuge shows the startling discrepancy of a premium income of $2,715,000, and assets of $1,055,000; its expenditure is 53 per cent., and the reviewer thinks it "an institution we could very well do without." The final chapters of the career of the Yorkshire Provident, the reviewer thinks, "will be found among the records of Her Majesty's prisons." The London, Edinburgh and Glasgow "is a gigantic importation into the list," but the reviewer's attitude is "one of expectation and mild interest" as to the exact date and manner of its disappearance. Per contra, the Itinerant Methodist Preachers' Annuity is most remarkable; it has about $2,000,000 assets, about $55,000 of premium income, and is managed at an expense of $1,430 per year, whence come the reviewer's admiration and astonishment.

Discussing changes in plans, methods and characteristics of companies, when the old Equitable announces that on its single premium business it will return more than has been paid in, "we see ourselves at the commencement of a financial revolution of the first magnitude." When first-class offices like the Legal and General prepare special forms of policy which give the holder liberty to do nearly what he pleases, "we feel there is not much left to ask for." When the Sun voluntarily assumes to legally guarantee assignments of its policies and dispenses with medical examinations (under certain conditions), "we confidently expect, as a next result, the arrival of the Day of Judgment." But when that most ancient and red-taped institution, the Mutual Life of King St., Cheapside, goes in deliberately for a form of Tontine, "we are tempted to go around in a helpless way and vainly ask, can such things be?" The most ancient and respectable British offices most severely denounced the new-fangled plans which were credited to the wicked American invaders; but in the wholesale taking over, by the North British and Mercantile, of a large body of persons in the Civil Service without a fresh medical exami-

nation, enough novelty was brought into British practice to make an old time actuary sit down and weep for the past which cannot be restored. Generally speaking, any fairly healthy man with premium in his hand can make precisely his own terms among the various companies, and he is at some risk of being invited to accept a policy for nothing, with a pocket-book thrown in as make-weight.

From this point the reviewer assumes seriousness and gives a rap at competition in this country, where prominent citizens have had policies presented them in consideration of the use of their names as decoys; he dilates upon the folly of proclaiming a wound by "squealing," and suggests that the Provident and Scottish Widows' Fund, being at the top of the list, can well afford to endure American competition without retort or reply. Still, "distrust and suspicion have been in too many cases engendered among even British offices," and "in too many cases the steady old institutions of this country are being rattled up" in a way to disturb their equilibrium. The "11 A.M. to 3.45 P.M. business" is no more; they must work now, and hard, if they want to keep moving. At least, it is certain that "the fossil offices" are in danger of being crowded out; those which "rely upon their brass plates, their polished counters, and the starched respectability of their Boards" will quietly drop out of sight. The writer proceeds:

"When the rulers of these ancient institutions now gaze around them, they are appalled by the sight that meets their eyes. They are confronted at once with a falling rate of interest, with the question of increased competition on all hands, and simultaneously with the necessity of keeping up their dividends to their shareholders and bonuses to the policy holders—possibly both together. They attach such exaggerated importance to this question of bonus that some of them seem to lose sight of the main object of life assurance altogether. It is, we fear, on the bonus question that many respectable institutions will finally be wrecked. Our views on this particular point are known, and we claim and maintain that it is better for a hundred persons to be insured for a moderate sum with no bonus, than that ten, or twenty-five, or fifty should receive very large bonuses. The best company, in fact, is the company which does most good, which transacts the largest amount of business consistently with solvency, which confines its energies to the strict principle of the gospel of assurance, and which will never rest content until every man, woman and child in the civilized world is a candidate for, or participator in, the benefits of life assurance.

"And we justly think that we may term the present year a year of revolution. It is not a year of red ruin and the breaking down of laws, but it is a breaking up of old-fashioned traditions and the breaking down of old-fashioned barriers, and it is a year which will reveal the fact that life assurance is a trade and not a mystery, that it is a financial operation as easily explicable as banking or as the sale of butter or cheese. Enormous bonuses, mysterious tables of mortality, and eccentric systems of valuation, are all fetishes used up and played out. The sole thing the public wish to know is what they will get in return for their money, and when and how they may expect to realize. A company's vitality, its financial resources, and an unswerving adherence to the honorable observance of its contracts, will succeed in obtaining the greatest hold on the public; and this is the company that is bound to get to the top. This is the lesson which the coming year and many following are destined to bring to the front, and this is the lesson which, we trust, will be applied in its entirety by many who, even as they read these lines, may be tempted to put them aside and let the future take care of itself. Time, which justifies all things, will justify these our prophecies and these our views with regard to the future of life assurance."


## INSURANCE.

1851. THE 1891.

# MASSACHUSETTS
## MUTUAL LIFE
## INSURANCE COMPANY
OF SPRINGFIELD, MASS.

**40 Years of Succesful Experience**

PURELY MUTUAL.

Every policy-holder a stockholder and entitled to participate in distributions of surplus.

The Mass. non-forfeiture applies to all policies, and contains the most liberal features ever before offered. Examine its merits before insuring your life.

**ACTIVE AGENTS WANTED.**

**M. V. B. EDGERLY, President.**

HENRY S. LHE, Vice-President.

JOHN A. HALL, Secretary.

# WASHINGTON

## Life Insurance Company,
OF NEW YORK.

W. A. BREWER, Jr., Pres.

**Assets, - Over $11,000,000**

The assets of the Washington contain the largest proportion of Bond and Mortgage Investments of any life insurance company in this country, and the smallest proportion of cash uninvited.

*The Combination Bond* of the Washington is strong and explicit terms guarantees advantages not found in a contract of any other company. A first-class investment policy. Address

**E. S. FRENCH, Sup't of Agencies,**
21 Cortlandt St., N. Y. City.

# New England Mutual
## LIFE INSURANCE COMPANY.
Post-Office Square, Boston, Mass.

ASSETS, Dec. 31st, 1890.. $21,102,654 36
LIABILITIES..... 19,072,124 1c
$2,030,530 14

**LIFE RATE ENDOWMENT** policies are issued at the old life rate premium.

**Annual Cash** distributions are paid upon all policies.

Every policy has indorsed thereon the cash surrender and paid up insurance values to which the insured is entitled by the Massachusetts Statute

Pamphlets, rates and values for any age sent on application to the Company's Office.

BENJ. F. STEVENS, President.
JOS. M. GIBBENS, Vice-Pres.
S. F. TRULL, Secretary.
WM. B. TURNER, Asst. Sec.

# THE BERKSHIRE
## Life Insurance Company
OF PITTSFIELD, MASS.,

Issues all approved forms of Life and Endowment Policies subject to the non-forfeiture laws of Massachusetts.

NEW YORK, 271 Broadway.
PHILADELPHIA, 512 Walnut Street.
BOSTON 40 Water Street.

OFFICE OF THE

# ATLANTIC
## MUTUAL INSURANCE COMPANY

NEW YORK, January 21st, 1891.

*The Trustees, in Conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st of December, 1890.*

| | |
|---|---|
| Premiums on Marine Risks from 1st January, 1890, to 31st December, 1890..... | $3,829,331 19 |
| Premiums on Policies not marked off 1st January, 1890..... | 1,357,821 14 |
| Total Marine Premiums..... | $5,187,152 33 |
| Premiums marked off from 1st January, 1890, to 31st December, 1890..... | $3,792,974 46 |
| Losses paid during the same period..... | $1,433,467 21 |
| Returns of Premiums and Expenses | $753,158 86 |
| The Company has the following Assets, viz.: | |
| United States and State of New York Stock, City, Bank and other Stocks,..... | $7,599,315 0 |
| Loans secured by Stocks and otherwise... | 2,206,000 00 |
| Real Estate and Claims due the Company, estimated at..... | 1,118,562 11 |
| Premium Notes and Bills Receivable..... | 1,345,029 39 |
| Cash in Bank..... | 198,478 1c |
| Amount..... | $12,527,334 68 |

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof or their legal representatives on and after Tuesday, the Third of February next.

The outstanding certificates of the issue of 1886 will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the Third of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and canceled.

A dividend of Forty per cent. is declared on the net earned premiums of the Company for the year ending 31st December, 1890, for which certificates will be issued on and after Tuesday, the Fifth of May next.

By order of the Board,
J. H. CHAPMAN, Secretary.

**TRUSTEES:**

J. D. JONES, W. H. H. MOORE, A. A. RAVEN, JOSEPH H. CHAPMAN, JAMES LOW, WM. STURGIS, BENJAMIN H. FIELD, WILLIAM DEGROOT, WILLIAM H. WEBB, HORACE GRAY, WILLIAM E. DODGE, JOHN L. RIKER, GEORGE BLISS, C. A. HAND, JOHN D. HEWLETT, CHARLES P. BURDETT, HENRY E. HAWLEY, CHAS. H. MARSHALL, JAMES G. DE FOREST, CHAS. D. LEVERICH, N. DENTON SMITH, EDW. FLOYD-JONES, GEORGE H. MACY, LAWRENCE TURNURE, WALDRON P. BROWN, ISAAC BELL, THOMAS MAITLAND, ANSON W. HARD, LEONARD N. LOVELL, GEORGE L. NICHOLS, GUSTAV AMSINCK, WILLIAM G. BOULTON, RUSSELL H. HOADLEY, JOSEPH AGOSTINI, GEORGE W. CAMPBELL, VERNON H. BROWN, CHRISTIAN DE THOMSON.

JOHN D. JONES, President.
W. H. H. MOORE, Vice-President.
A. A. RAVEN, 2d Vice-President

# HOME
# Insurance Co. of New York,
Office: No. 119 BROADWAY.

SEVENTY-SIXTH SEMI-ANNUAL STATEMENT,

# July, 1891.

*CAPITAL STOCK - - - - - $3,000,000 00*

THE ASSETS OF THE COMPANY ARE AS FOLLOWS:

| | |
|---|---|
| Cash in Banks | $191,142 97 |
| Cash in hands of Agents and in course of collection | 562,769 44 |
| Real Estate | 1,510,441 65 |
| Loans on Stocks | 299,300 00 |
| Loans on Bonds and Mortgages | 654,421 03 |
| Interest due and accrued | 47,125,73 |

## BONDS.

| | | Par Value. | Market Value. |
|---|---|---|---|
| United States Currency | 6 per cent. | $528,000 00 | $624 525 00 |
| District of Columbia of 1924 | 3-65 " " | 1,100,000 00 | 1,320,000 00 |
| New York City | 3 " " | 500,000 00 | 522,500 00 |
| Topeka City, Kas., Internal Improvement | 6 " " | 182,512 20 | 189,812 69 |
| City of Richmond, Va. | 5 " " | 50,000 00 | 56,000 00 |
| Nebraska City, Neb., Paving District | 7 " " | 25,000 00 | 26,250 00 |
| City of Greeley, Col., Water | 6 " " | 25,000 00 | 25 750 00 |
| State of Georgia, registered | 3½ " " | 25 000 00 | 25 625 00 |
| " Mississippi | 4 " " | 20,000 00 | 20,000 00 |
| City of Council Bluffs, Iowa, City Improvement | 6 " " | 18,600 00 | 19.158 00 |
| Kansas City, Kas., Improvement | 7 " " | 12,500 00 | 13,125 00 |
| City of Atchison, Kas., Internal Improvement | 7 " " | 10,000 00 | 10,500 00 |
| N. Y., Lake Erie & West'n R. R. Re-org'd First Lien | 6 " " | 200,000 00 | 212 000 00 |
| N. Y., Chicago & St. Louis R.R. Co. First Mortgage. | 4 " " | 112,000 00 | 100,240 00 |
| New York Central & Hudson River Railroad First Mortgage Registered (1903) | 7 " " | 100,000 00 | 123,250 00 |
| N. Y. & Harlem R. R. First Mortgage Registered (1900) | 7 " " | 100,000 00 | 119,500 00 |
| Valley Railway Co. of Ohio Consolidated Mortgage Gold | 6 " " | 100,000 00 | 103,500 00 |
| Ohio & West Virginia Railway Co. First Mortgage (1914) | 7 " " | 100,000 00 | 113,000 00 |
| Peoria, Decatur & Evansville Railway Co. First Mortgage (Evansville Division)( 1920) | 6 " " | 100,000 00 | 103,000 00 |
| Cleveland, Columbus, Cincinnati and Indianapolis R. R. First Consolidated Mortgage (1914) | 7 " " | 100,000 00 | 130,000 00 |
| Louisville, New Albany and Chicago Railway Co. First Mortgage (1910) | 6 " " | 100,000 00 | 109,000 00 |
| West Shore Railway First Mortgage Guaranteed (Registered) | 4 " " | 100,000 00 | 100,500 00 |
| Albemarle & Chesapeake Canal Co. 1st M't'ge (1909) | 7 " " | 100,000 00 | 110,000 00 |
| Toledo, Ann Arbor & Grand Trunk R'y. Co. First Mortgage (1921) | 6 " " | 100,000 00 | 106,250 00 |
| Jeffersonville, Madison and Indianapolis R.R. Co. First Mortgage (S. F.) (1906) | 7 " " | 100,000 00 | 117,000 00 |
| Toledo, Ann Arbor and Cadillac Railway Co. 1st Mortgage Guaranteed (1917) | 6 " " | 100,000 00 | 83,000 00 |
| Dunkirk, Warren & Pittsburgh Railway Co. 1st Mortgage Guaranteed (1900) | 7 " " | 75,000 00 | 88,500 00 |
| Chicago, St. Paul, Minneapolis & Omaha Railway Co. Consolidated Mortgage (1930) | 6 " " | 50,000 00 | 57,250 00 |
| Alabama Central Railroad, 1st Mortgage | 6 " " | 50,000 00 | 56,500 00 |
| Savannah & Western, First Con'd Mt'ge Gt'd | 5 " " | 50,000 00 | 42,000 00 |
| Virginia Midland Railway Co. General Mortgage Guaranteed stamped (1936). | 5 " " | 50,000 00 | 42,500 00 |
| Louisville, St. L. and Tex. R'y Co. 1st Mt'ge. (1917) | 6 " " | 50,000 00 | 41 500 00 |
| Iowa Central Railway Co. First Mortgage | 5 " " | 25.000 00 | 20,625 00 |
| Des Moines Water Works Company, of Iowa, First Consolidated Mortgage (1909) | 6 " " | 50,000 00 | 50 000 00 |
| Denver Water Company, 1st Mortgage | 7 " " | 25,000 00 | 25,000 00 |
| Streator, Ill., Aqueduct Co., 1st Mortgage. | 6 " " | 10,000 00 | 10,000 00 |

## STOCKS.

| | | | | |
|---|---|---|---|---|
| 1000 Shares | Fort Wayne and Jackson R.R. Co. Preferred | $100 each | 100,000 00 | 115,000 00 |
| 1000 " | New York Central & Hudson River R.R | 100 " | 100,000 00 | 93,750 00 |
| 1000 " | Chicago, St. Paul, Minneapolis and Omaha Railway Co. Preferred | 100 " | 100,000 00 | 84,000 00 |
| 500 " | Lake Shore & Mich. S'th'n R'y Co. | 100 " | 50.000 00 | 53,250 00 |
| 400 " | Iowa Central Preferred | 100 " | 40,000 00 | 8.800 00 |
| 400 " | National Broadway Bank of N. Y., | 25 " | 10,000 00 | 28,000 00 |
| 200 " | American Exchange National Bank of New York | 100 " | 20,000 00 | 30,350 00 |
| 200 " | Mercantile National Bank of N. Y. | 100 " | 20,000 00 | 44.000 00 |
| 200 " | Bank of America, N. Y. | 100 " | 20.000 00 | 41,400 00 |
| 200 " | Manhattan Company, N. Y. | 50 " | 10,000 00 | 17.500 00 |
| 200 " | Merchants' Exchange National Bank of N. Y. | 50 " | 10,000 00 | 12.600 00 |
| 200 " | Chatham National Bank of N. Y. | 25 " | 5,000 00 | 20,500 00 |
| 200 " | National Bank of Commerce in N. Y. | 100 " | 20,000 00 | 38,600 00 |
| 200 " | Nassau Bank | 50 " | 10,000 00 | 17,300 00 |
| 200 " | National Butchers' and Drovers' Bank of N. Y. | 25 " | 5,000 00 | 9,000 00 |
| 100 " | Hanover National Bank of N. Y. | 100 " | 10,000 00 | 35,000 00 |
| 100 " | National Bank of the Republic | 100 " | 10,000 00 | 18,400 00 |
| 100 " | Fourth National Bank of N. Y | 100 " | 10,000 00 | 17,275 00 |
| 200 " | Holland Trust Co. | 100 " | 20,000 00 | 42,000 00 |
| 200 " | Franklin Trust Co., Brooklyn | 100 " | 20,000 00 | 50,000 00 |
| 50 " | Metropolitan Trust Co | 100 " | 5,000 00 | 14,000 00 |
| 45 " | Long Island Loan and Trust Co. | 100 " | 4,500 00 | 9,000 00 |
| | | | | $8,982, 86 51 |

## LIABILITIES.

| | |
|---|---|
| Cash Capital | $3,000 000 00 |
| Reserve Premium Fund | 3,788,079 00 |
| Unpaid Losses | 514,297 77 |
| Sinking Fund | 47,827 83 |
| Unpaid Re-insurance and Commission on Uncollected Premiums | 229,904 83 |
| Net Surplus | 1,402,177 08 |
| | $8,982.28 51 |

## DIRECTORS:

LEVI P. MORTON, HENRY A. HURLBUT, WILLIAM STURGIS, JOHN R. FORD, WM. STURGIS, BENJAMIN H. FIELD, WILLIAM H. TOWNSEND, OLIVER S. CARTER, HENRY M. TABER, DANIEL A. HEALD, DAVID H. McALPIN, ANDREW C. ARMSTRONG, CORNELIUS N. BLISS, EDMUND F. HOLBROOK, JOHN H. WASHBURN, JOHN H. INMAN, WALTER H. LEWIS, LUCIEN C. WARNER, FRANCIS H. LEGGETT, BENJAMIN PERKINS, HENRY E. BEGUELIN, GEORGE W. SMITH, GEORGE C. WHITE, ELBRIDGE G. SNOW, GEORGE H. HARTFORD, HENRY F. NOYES.

**DANIEL A. HEALD, President.**

WILLIAM L. BIGELOW, THOMAS B. GREENE, } Sec's. JOHN H. WASHBURN, ELBRIDGE G. SNOW, } Vice-Pres'ts..

HENRY J. FERRIS, AREUNAH M. BURTIS, } Assistant Secretaries.

**A Dividend of Five per cent. has been declared payable on demand.**

New York July, 14, 1891.

## FORTY-SIXTH ANNUAL REPORT

OF THE

# New York Life

# INSURANCE CO.

**OFFICE: NOS. 346 AND 348 BROADWAY, NEW YORK.**

## JANUARY 1st, 1891.

| | |
|---|---|
| **Amount of Net Assets, January 1st, 1890** | **$101,027,322 46** |
| Less Contingent Sinking Fund (reduced value in securities December 31st) | 568,525 11 |
| | **$100,458,797 35** |

## *REVENUE ACCOUNT.*

| | | |
|---|---|---|
| Premiums | $32,863,854 71 | |
| Less deferred premiums, January 1st, 1890 | 1,635,645 37 | $27,228,209 34 |
| Interest and rents, etc. | 5,371,235 38 | |
| Less interest accrued January 1st, 1890 | 441,344 64 | 4,929,890 74 — $32,158,100 |
| | | **$132,61 ,897 43** |

## *DISBURSEMENT ACCOUNT.*

| | | |
|---|---|---|
| Losses by death, and Endowments matured and discounted (including reversionary additions to same) | $7,078 272 48 | |
| Dividends (including mortuary dividends), annuities, and purchased insurances. | 6,201,271 54 | |
| Total paid Policy-holders | $13,279,544 02 | |
| Taxes and re-insurances | 240,257 97 | |
| Commissions (including advanced and commuted commissions), brokerages, agency expenses, physicians' fees, etc. | 5,-00,061 19 | |
| Office and law expenses, rentals, salaries, advertising, printing, etc. | 1,082,662 86 | $26,052,526 04 |
| | | **$112,564,371 39** |

## *ASSETS.*

| | |
|---|---|
| Cash on deposit, on hand, and in transit | $6,548,924 |
| United States Bonds and other bonds, stocks, and securities (market value, $67,-59,984 74) | 63,867,546 |
| Real Estate | 14,341,917 |
| Bonds and Mortgages, first lien on real estate (buildings thereon insured for $15,-000,000 and the policies assigned to the Company as additional collateral security) | 19,446,083 15 |
| Temporary Loans (market value of securities held as collateral, $5,391,511) | 4,108,000 00 |
| *Loans on existing policies (the Reserve on these policies, included in Liabilities, amounts to over $2,000,000) | 431,108 71 |
| *Quarterly and semi-annual premiums on existing policies, due subsequent to Jan. 1st, 1891 | 1,858,327 00 |
| *Premiums on existing policies in course of transmission and collection. (The reserve on these policies, included in liabilities, is estimated at $2,000,000) | 1,421,828 15 |
| Agency balances | 195,812 91 |
| Accrued interest on investments, January 1st, 1891 | 474,823 52 — $112,564,371 |
| **Market value of securities over cost value on Company's books** | **3,383,438 58** |

* A detailed schedule of these items will accompany the usual annual report filed with the Insurance Department of the State of New York.

**TOTAL ASSETS, January 1st, 1891.... $115,947,809 97**

**Appropriated as follows:**

| | |
|---|---|
| Approved losses in course of payment | $613,040 54 |
| Reported losses awaiting proof, etc. | 364,562 44 |
| Matured endowments, due and unpaid (claims not presented) | 33,689 77 |
| Annuities due and unpaid (claims not presented) | 22 901 8 |
| Reserved for re-insurance on existing policies (Actuaries' table 4 per cent. interest) | 99,954,304 00 |
| Reserved for premiums paid in advance | 54,6-0 53 |
| | **$101,049,339 11** |
| **Surplus, Company's Standard** | **$14,898,450 86** |

**Consisting of**

| | |
|---|---|
| Estimated contingent Tontine Surplus Fund | $8,670,539 50 |
| Estimated General Surplus | 6,227,911 36 |

From the undivided surplus, as above, the Board of Trustees have declared a Reversionary dividend to participating policies in proportion to their contribution to surplus, available on settlement of next annual premium.

### GROWTH OF THE COMPANY DURING THE PAST DECADE.

| NEW INSURANCE ISSUED. | | INSURANCE IN FORCE. | | ASSETS. | | ANNUAL INCOME. |
|---|---|---|---|---|---|---|
| In the year 1880 | $22,229,979 | Jan 1, 1881 | $135,725,916 | Jan. 1, 1881 | $43,183,934 | 1880 $8 964,719 |
| In the year 1885 | 68,521,452 | Jan. 1, 1886 | 259 674,500 | Jan. 1, 1886 | 66,964,521 | 1885 16 121,172 |
| In the year 1890 | 159,576,065 | Jan. 1, 1891 | 569,338,726 | Jan. 1, 1891 | 115,947,810 | 1890 32,158,100 |

**Number of policies issued during the year, 45,754.**

**New Insurance $159,576,065.**

**Total number of policies in force Jan. 1st, 1891, 173,469.**

**Amount at risk, $569,338,726**

## TRUSTEES:

| | | |
|---|---|---|
| WM. H. APPLETON, | ALEX. STUDWELL. | JOHN N. STEARNS, |
| WILLIAM H. BEERS, | WALTER H. LEWIS, | WM. L. STRONG, |
| WILLIAM A. BOOTH. | EDWARD MARTIN, | W. F. BUCKLEY |
| HENRY BOWERS, | RICHARD MÜSER, | HENRY TUCK, |
| JOHN CLAFLIN, | C. C. BALDWIN. | A. H. WELCH, |
| ROBERT B. COLLINS, | EDWARD N. GIBBS, | L. L. WHITE. |
| H. C. MORTIMER, | W. B. HORNBLOWER, | |

**WM. H. BEERS, President.**

HENRY TUCK, Vice-President.

ARCHIBALD H. WELCH Second Vice-President.

RUFUS W. WEEKS, Actuary

**THEODORE M. BANTA, Cashier.**

**A. HUNTINGTON, M. D., Medical Director.**

# THE MUTUAL
# LIFE INSURANCE COMPANY OF NEW YORK

RICHARD A. McCURDY, PRESIDENT.

## Statement for the year ending December 31st, 1890.

| | | |
|---|---|---|
| **Assets** | | **$147,154,961 20** |
| **Reserve on Policies at 4%** | | **$136,668,368 00** |
| **Liabilities other than Reserve** | | **505,359 82** |
| **Surplus** | | **9,981,233 38** |
| **Receipts from all sources** | | **34,978,778 69** |
| **Payments to Policy-Holders** | | **16,973,200 05** |
| **Risks assumed** | **49,188 policies,** | **160,985,985 58** |
| **Risks in force** | **206,055 policies,** | **638,226,865 24** |

**THE ASSETS ARE INVESTED AS FOLLOWS:**

| | |
|---|---|
| **Real Estate and Bond & Mortgage Loans** | **$76,529,231 72** |
| **United States Bonds and other Securities** | **51,311,631 54** |
| **Loans on Collateral Securities** | **8,624,400 00** |
| **Cash in Banks and Trust Companies at interest** | **3,556,441 59** |
| **Interest accrued, Premiums deferred, etc.** | **7,133,256 35** |
| | **$147,154,961 20** |

I have carefully examined the foregoing statement and find the same to be correct.

A. N. WATERHOUSE, Auditor.

From the Surplus above stated a dividend will be apportioned as usual.

**The business for 1890 shows INCREASE over that of 1889, as follows:**

| | | |
|---|---|---|
| **In Assets** | | **$10,753,632 18** |
| **In Reserve on Policies and Surplus** | | **10,554,091 94** |
| **In Receipts** | | **3,859,759 07** |
| **In Payments to Policy-holders** | | **1,772,591 67** |
| **In Risks assumed** | **4,611 policies,** | **9,383,502 21** |
| **In Risks in force** | **23,745 policies,** | **72,276,931 32** |

| Year. | Risks Assumed. | Risks Outstanding. | Payments to Policy-Holders. | Receipts. | Assets. |
|---|---|---|---|---|---|
| 1884 | $34,681,420 | $351,789,285 | $13,923,062 19 | $19,095,318 41 | $103,876,178 51 |
| 1885 | 46,507,139 | 368,981,441 | 14,402,049 90 | 20,214,954 28 | 108,908,967 51 |
| 1886 | 56,832,719 | 393,809,203 | 13,129,103 74 | 21,137,176 67 | 114,181,963 24 |
| 1887 | 69,457,468 | 427,628,933 | 14,128,423 60 | 23,119 922 46 | 118,806,851 88 |
| 1888 | 103,214,261 | 482,125,184 | 14,727,550 22 | 26,215,932 52 | 126,082,153 56 |
| 1889 | 151,602,483 | 565,949,934 | 15,200,608 38 | 31,119,019 62 | 136,401.328 02 |
| 1890 | 160,985,986 | 638,226,865 | 16,973,200 05 | 34,978,778 69 | 147,154,961 20 |

New York, January 28th, 1891.

### BOARD OF TRUSTEES.

| | | | |
|---|---|---|---|
| SAMUEL E. SPROULLS. | OLIVER HARRIMAN. | S. VAN RENSSELAER CRUGER. | THEODORE MORFORD. |
| LUCIUS ROBINSON. | HENRY W. SMITH. | CHARLES R. HENDERSON. | WILLIAM BABCOCK. |
| SAMUEL D. BABCOCK. | ROBERT OLYPHANT. | GEORGE BLISS. | PRESTON B. PLUMB. |
| GEORGE S. COE. | GEORGE F. BAKER. | RUFUS W. PECKHAM. | STUYVESANT FISH. |
| RICHARD A. McCURDY. | JOS. THOMPSON. | J. HOBART HERRICK. | AUGUSTUS D. JUILLIARD. |
| JAMES C. HOLDEN. | DUDLEY OLCOTT. | WM. P. DIXON. | CHARLES E. MILLER. |
| HERMANN C. VON POST. | FREDERIC CROMWELL. | ROBERT A. GRANNISS. | JAMES W. HUSTED. |
| ALEXANDER H. RICE. | JULIEN T. DAVIES. | HENRY H. ROGERS. | WALTER R. GILLETTE. |
| LEWIS MAY. | ROBERT SEWELL. | JNO. W. AUCHINCLOSS. | JAMES E. GRANNISS. |

**ROBERT A. GRANNISS, VICE-PRESIDENT.**

WALTER R. GILLETTE, General Manager. ISAAC F. LLOYD, 2d Vice-President.
WILLIAM J. EASTON, Secretary. FREDERICK SCHROEDER, Assistant Sec'y.
ARCHIBALD N. WATERHOUSE, Auditor.

EMORY McCLINTOCK, LL.D., F. I. A., Actuary.
JOHN TATLOCK, JR., Assistant Actuary. CHARLES B. PERRY, 2d Assistant Actuary.

FREDERIC CROMWELL, Treasurer.
JOHN A. FONDA, Assistant Treasurer. WILLIAM P. SANDS, Cashier.
EDWARD P. HOLDEN, Assistant Cashier.

WILLIAM G. DAVIES, General Solicitor. WILLIAM W. RICHARDS, Comptroller.

MEDICAL DIRECTORS:
GUSTAVUS S. WINSTON, M.D. E. J. MARSH, M.D. GRANVILLE M. WHITE, M.D.

*In strength of organization, and in everything which contributes to the security and cheapness of Life Insurance, this Company stands unrivaled.*

# PROVIDENT
# LIFE AND TRUST CO.
## OF PHILADELPHIA.

Insurance in force..$79,000,000

### LOW DEATH RATE.

The rate of mortality is less than that of any other company, and the dividends arising from that source will be correspondingly larger. The exhaustive report published by the Company, covering an experience of twenty years, shows that the number of deaths was one-third less than the number which should have occurred in accordance with the indications of the American Experience Table of Mortality. Such a percentage of gain was never before realized.

# STATE MUTUAL
## Life Assurance Company of Worcester, Mass.

**A. G. BULLOCK, President.**

**January 1st, 1891.**

| | |
|---|---|
| **ASSETS** | **$6,396,579 16** |
| **LIABILITIES** | **5,490,314 42** |
| **SURPLUS (Mass. Standard)** | **$906,257 74** |

Cash surrender values stated in every policy, and guaranteed by the Massachusetts Non-Forfeiture law.

**NEW YORK OFFICE, 189 Broadway.**
C. W. LUDLOW, Gen. Agt.

THE AMERICAN FIRE INSURANCE CO., Philadelphia.

EIGHTY-FIRST ANNUAL STATEMENT.

| | |
|---|---|
| Cash capital | $300,000 00 |
| Reserve for reinsurance and all other claims | 594,668 25 |
| Surplus over all Liabilities | 455,705 82 |
| TOTAL ASSETS January 1st, 1891.. | $1,350,374 07 |

**THOMAS H. MONTGOMERY, *President.***

**J. M. ALLEN, President.**
**W. B. FRANKLIN Vice-President**
**F. B. ALLEN, 2d Vice-President**
**J. B. PIERCE, Secretary and Treasurer.**

**1850. 1891.**

# THE UNITED STATES
## Life Insurance Co.,
### IN THE CITY OF NEW YORK.

| | 1888. | 1889. | 1890. |
|---|---|---|---|
| New Insurance written | $6,335,065 50 | $8,463,625 00 | $11,955,157 00 |
| Total amount Insurance in force Dec. 31st | 25,455,249 00 | 29,469,500 00 | 35,395,462 50 |

**GEO. H. BURFORD, President.**

C. P. FRALEIGH, Secretary.
A. WHEELWRIGHT, Assistant Secretary.
WM. T. STANDEN, Actuary.

The two most popular plans of LIFE INSURANCE are the CONTINUABLE TERM POLICY which gives to the insured the greatest possible amount of indemnity in the event of death, at the lowest possible present cash outlay; and the GUARANTEED INCOME POLICY which embraces every valuable feature of investment insurance, and which in the event of adversity overtaking the insured may be used as COLLATERAL SECURITY FOR A LOAN to the extent of the full legal reserve value thereof in accordance with the terms and conditions of these policies.

**GOOD AGENTS**, desiring to represent the Company, are invited to address J. S. GAFFNEY, Superintendent of Agencies, at Home Office

# Old and Young.

## "THE PRECIOUS THINGS OF THE LASTING HILLS."

BY MARY LELAND McLANATHAN.

FORTH from the town's relentless din and heat
And dust of labor, glad escape I make
Up where the high hills idly lave their feet
In the cool ripples of the sparkling lake.

No rugged side of mountain would I seek,
Where pathless wastes seem daring me to climb,
Nor could I rest above, where each tall peak
Shows clefts and fissures cut by restless time.

Contented in my drifting boat I lie,
Gazing on slopes which gracious summer paints.
Oh, as the hills about me, stedfast high,
So stands the Lord's own favor round his saints.

My weary spirit, spent by ceaseless toil,
By petty cares, and strain of irksome task,
Receives the hillside's mystic wine and oil;
To breathe its blessed calm is all I ask.

Not now for fertile fields I bless Thee, Lord,
Nor for rich harvests waving in the breeze,
Nor fireside cheer in yonder forest stored,
Nor lavish load that bends the fruitful trees.

Holier the gifts the lasting hills bestow
To soothe the soul and feed the famished eye,
The pines' tall turrets in a stately row,
Dark outlined spires on a pale sapphire sky.

Their spreading boughs o'erarch a solemn shade;
In their dim aisles sweet solitudes abide;
When winds are out what melody is made!
Such voice as filled the bush on Horeb's side.

To forest edge what gorgeous carpet laid
Of golden fields that glow with lustrous sheen,
And undulate and change from shade to shade,
Like some bright bird that loves to plume and preen.

For me the vales their tender verdure wear,
Of every tint that artist Nature knows;
The red kine graze on breezy uplands fair,
And blood-red stalks tinge all the buckwheat's snows.

I love the etched gray zigzag fence; the sole
Tall elm's slim wineglass on the sky outlined;
Those shapely maples clustered on the knoll;
The ancient orchard leaning from the wind.

The lonely homestead in its sheltered place,
With barns and garners in protecting row
Set toward the windy quarter, while its face
Looks calmly on the placid lake below.

And over all what harmony of light,
What sweet sereneness lies on lake and land,
While gently drifting shades of cloud forms bright
Rest like the shadow of a sheltering hand.

These eyes that ached from vision cramped, repressed
Within the city's close-set walls of stone;
In far and roving glance find ease and rest,
Darting as free as from a cage outflown.

And weary brain and heart and wasted frame
Drink in fresh vigor from the hills' rich springs;
The lasting hills, ay changing, ay the same,
Like Him who hoards for us their precious things.

RICHFIELD SPRINGS, N. Y.

## THE OPEN KEY.

BY GILBERT PARKER.

YESTERDAY my name was in the chief journals of the world as a medical discoverer. I am a member of many scientific societies, an honorary life member of some, and *The Lancet* even speaks in praise of me; yet this morning in the sunrise of my prosperity, my thoughts are not for my hard-won success or notoriety—whichever men please to call it—but for a quiet corner of a quiet village of far-off Canada. Is it because looking from my window in Eaton Square I see a fierce snowstorm which belongs rather to Canada than to temperate England, that this memory comes? I think not. In our time of greatest achievement we turn to the scenes of our earliest strivings and aspirations, and to those who then shared in the little pleasures and little pains of our daily life. And happy are they who in looking back have only smiles to greet the distant memories! As for me—well, yes, I have some smiles too.

As I write I see that quiet corner; a post and telegraph office in a rural general store. There is the window painted white, to hide the telegraph "operator" from the general gaze; there is the old stone hotel opposite with its cool and beery recesses; there is the ink-bespattered board on which the telegraph apparatus was set; the key with its black ivory handle, the sounder, the paper-reel with the indicator, the wires running through the window, the battery underneath, and the "ground-wire." Then crowding close upon the small domain of telegraphy is the post office, and beyond, lining the walls, the general merchandise—hardware, dry goods, boots and shoes and groceries—and in the center of the floor, buffalo robes, piles of cotton and ready-made clothing. I can smell the cotton and the groceries now.

I was then a doctor's clerk next door to this emporium, doomed for certain long hours in the day to dispense prescriptions, to sell "drugs," wall paper, paint, oil and stationery, and to make up "condition powders," and the like, for the village horse-doctor.

It was not a wildly exciting life. Even a political contest, when sundry citizens gathered round Dr. Panton's stove and bet their "ultimate shekel" on their Grit favorite, and in unbridled language pilloried his Tory opponent, was not sufficient to make the months and years amble blithely along. Yet, with a kind of dogged ambition, I posted the doctor's books, sent out his accounts to close-fisted patients who, when they did pay, desired him to take a certain amount of farm produce in lieu of cash; I held the heads of unfortunate sufferers, chiefly female, while the doctor lanced their gums and pulled their teeth or broke them off, as the case might be; I assisted occasionally in more serious surgical operations; I studied the *Materia Medica*, got Dunglinson's Medical Directory by heart, experimented with a Leyden jar, made oxygen out of the impalpable air, and rendered the store "high" with sulphureted hydrogen. I arranged the tableaux fires for the village Dramatic Association; I co-operated with the clientless young physician down the street in painting the drop-curtain, wings and flies for the performance of "The Grist to the Mill"; I was cast for an important character in every play that was produced; and still existence was not a joy.

At last there came a new interest in my life in the person of Greg Brodie, the telegraph operator. We lived in the same house, we roomed together; and eventually he confided to me the close race it was between him and a young divinity student for the affections of the post-office clerk, Lena Walters. I was a little envious that I had nothing of the kind to confide to him; but there came a time!

At night after business we used to spend snug hours in that little telegraph corner of his; but especially so on Sundays when the world was shut out, and we with the smell of the cotton and groceries were shut in, and with nothing to do. Greg, however, used to fill in the interstices of our conversation by talking to some one on the Line; that is, some other operator who, like himself, was seeking for companionship in his telegraphic instrument. One day Greg proposed that I should learn the art. He gave me the alphabet, lent me an old brass telegraphic key, and I began. I learned quickly and was especially encouraged by Gregg, who said that when I could rattle off a column of newspaper matter without hesitation and read the mystic dots and dashes from the reel, he'd let me also "talk" to some one on the Line of a Sunday. He said with an impressive kindness that he'd let me talk to R D. I knew that R. D. was the telegraph "call" for Rodon, a place forty miles away. The telegraph call also answered for the name of the operator. R. D. represented Rodon, it also represented whoever was in the telegraphic secrets of Rodon. The name of the village where Greg Brodie and I were planning to conquer the world was Galton and its call was G. T. My ear became more acute day by day, or rather Sunday by Sunday, and I could detect that Greg very frequently talked to R. D. I did not know what was said, for Greg took all messages by sound, and I could only master them slowly on paper; but I found out at last that R. D. was a girl as well as a place. I hinted to Greg that he seemed to take more enjoyment in R. D.'s telegraphic company than was loyal to Lena Walters. He said: "Why, bless you, R. D. knows all about how I stand with Lena. It's all right, Vic, my boy."

Thereupon I redoubled my efforts to master the art; and at last one Sunday afternoon Greg told me to "open the key and fire away. Call up R. D.," he said, "I've been telling her about you."

My fingers trembled, but I began bravely—a dot, a space and two dots, dash and two dots (which stands for R. D.); this for five or six times and I signed G. T.—two dashes and a dot, a dash. I went through this form several times and then the sounds were interrupted. "Close your key," said Greg; "R.D. is going to answer; she has opened her key."

Sure enough there came the acknowledgment. "Yes, yes, G. T. Who is at the key?"

This I ran off on the paper, tho Greg took it by sound. I could read it, and quickly, too. How plainly and firmly R. D. wrote.

I replied: "It's Victor Dean, Greg Brodie's friend. I'm only learning."

"Yes, I know. You write pretty well for a beginner. Hold the key lightly and don't be afraid. Where is G. T.?"

"He's here, beside me."

"Is he 'taking' for you?"

"No, I'm reading off the paper."

"Tell him the divinity student preached here last Sunday." From the quick and slightly irregular action of the instrument, I knew that she was laughing.

"He sends his best respects," I replied; "and he says he is now going to the other end of the store to write a sermon from the text 'Children obey your parents.'"

There was a pause which I afterward felt was filled in with maidenly annoyance, tho I did not quite understand why till afterward, and then came the reply in decided characters:

"Tell G. T. he can be hateful and mean when he tries. It's a pity, for he's very good-natured when the wires are down."

She was referring to an occasion when the telegraph wires were broken twenty-five miles from Galton and in her jurisdiction, and to the fact that Gregg gallantly went out and attended to them himself and saved her the trouble.

Gregg had seen her, and he said in his unconventional speech that, "she was a daisy—cheeks like peaches—hair of gold and scrumpshus altogether." I'm afraid 'scrumpshus' is not in Webster's Dictionary.

The talk continued. I said: "You take by sound, of course?"

"Yes," and I felt that she was laughing again. "It's as easy as making squills and paregoric. Oh, I want a prescription. What is good for a rheumatic arm? Mine hurts so sometimes. Now, really, I'm not joking. If you'll tell me, I'll talk to you often on Sundays, and perhaps I'll"—

But here there was silence. Some one on the line between us had opened a key. Greg came forward. He nodded with significance and put on the ground-wire. Then he began to call "R. D., R. D., R. D." R. D. immediately replied: "Yes, yes, G. T.; what is the matter?"

"Some one has"— again the interruption was made.

"He's put on the ground-wire and opened the key too," Gregg said; "the English sneak. It's B. L."

"It's who?"

"B. L., the operator at Blorna; young Englishman; came out a year ago; had some money, and Sangster at Blorna took him into partnership in business. They have the telegraph and post office. He's only ten miles from Rodon, and he's trying his Piccadilly charms on R. D."

I was visibly anxious. Already I had come to a sense of interest and proprietorship in R. D. "How do you know?" I said.

"Heard it first from Jed Hincks, the stage driver. Jed hates him. Then afterwards I knew from the vague messages he sent her (I could hear them you know as they passed), that the thing was progressing so far as he was concerned. He has not interrupted me much because he knows that 'I'm true to Poll'—that's Lena; but he'll play his sneaking tricks with you, Vic, my boy. Oh, you needn't look grumpy. She doesn't like him. One week when he was back in the Rough Lands shooting we used to talk a great deal, and she gave me to understand that her *father* liked him, but she didn't say that she followed her father's lead in the matter; she suggested rather the opposite, not so much by what she said as by what she didn't say. It looks 'werry' like a case of Robin Grey, Vic, for her father is in low water financially."

I was only a boy of eighteen then, but I began to feel something stirring within me, that as the days and weeks went on, developed to hatred, and—yes, to love! to hatred of the Englishman, and to love of R. D., or Lucy Grafton, the telegraph girl.

There are those who sneer at the love of boy and girl. I have lived the life of many countries. I have had enough hard blows and rough experiences to obliterate all that might seem sentimental in life or character; but I say God forbid that any one, man or woman, should hold in light esteem the honest affection that comes in our best and freshest days, so much the better and the fresher in the free life of young countries.

There was no privacy in talking over the line, yet I felt that our friendship grew. Again and again, however, we were interrupted. She knew, I think, that I had come to understand whence the trouble arose. As for me I longed for a chance to go to Rodon, but I was tied to the dispensary, and it was too long a journey for one day else I might have ventenured of a Sunday. Perhaps my feelings in the matter were not soothed by the fact that B. L. would sometimes after a series of interruptions call up R. D. and ostentatiously say that he would be at Rodon on Sunday at two o'lock. I say ostentatiously, for he gave especial deliberation and emphasis to the forming of the dots and dashes. I have often wondered since if the other operators on the line followed the vague outlines of that romance of a summer.

The summer passed, and with its close drew near also the end of my probation in Galton. In September I passed my matriculation examination in medicine at Toronto; and when the *Mail* appeared, containing news of my success, almost the first congratulation I had was from Lucy Grafton through Greg. The "deadhead" (free) message ran: "R. D. is glad that you have got your foot on the ladder"; Greg had added below as a postscript: "And your hand on the knife."

I have that deadhead message at this hour; it was an earnest congratulation on my first achievement in life. There is none other in my memory like it, yet there lies before me on this table a pile of telegrams from all parts of the world congratulatory of my latest accomplishment. While in Toronto writing for my matriculation, I had applied to a well-known physician to be his assistant and dispenser, on condition that I should be allowed to give my mornings to my medical lectures. I had not much hope of getting the position under the circumstances; but Dr. Panton and others had written strong letters of commendation, and there was a chance. On the possibility of my having to leave the village any time soon, the Galton Dramatic Association hurried on the performance of "Forgotten," a comedy drama written by the

young physician whom I mentioned before.

I was cast for the principal part, so much had my prestige increased since I had headed the list of successful candidates at matriculation. I played the part of a spendthrift, who in a great city when all his money and friends are gone, remembers the hearts he left behind and who, returning to his old home, finds them just the same to him, tho their love is touched with sadness because of his neglect and with pity for his misfortunes. Perhaps I was born with a dramatic instinct, at least with a dramatic appreciation. However it be, the night of the performance some indefinable influence possessed me, and I played the part of the prodigal with a suppressed feeling which I have since discovered is art; but which with me then was simply the result of a continued effort to prevent an abandon of emotion. It was not until weeks afterward I learned that Lucy Grafton, her English lover, and a party from Rodon were in the audience.

On leaving the hall after the performance, Greg handed me a telegram from Toronto. It had come about the time the curtain rang up. It was to the effect that my application had been accepted, and that I must start for Toronto at once.

Dr. Panton said he could manage somehow. The young physician offered on the spot to help him till he got an assistant, and it was arranged that I should go the next morning. All night was spent in packing, hasty good-bys were said, and at seven o'clock I was on my way. Should I ever again listen to the click of the sounder as it responded to Lucy Grafton's fingers? I left a message for her with Greg, which said that I hoped she would keep the battery strong and the line clear for the talks we should have next summer when I came back to visit Galton.

II.

A week after I got to Toronto I received a letter from Greg with a message from R. D., saying that she thought I had played "*Forgotten*" well and most *naturally*, and saying also that there were fifty-two Sundays in a year. I can appreciate that last phrase better now than I could then. Women see further than men—women like Lucy Grafton.

Greg's letters came regularly at first, and were chiefly full of Lena Walters, but some of them had a sentence or a postcript about R. D., and the assertiveness of the Englishman. At last there came a letter in which he mentioned neither Lena Walters nor Lucy Grafton, and then suddenly a telegram of good-by, saying that he was going to Los Angeles, and from there to Mexico. Somehow I felt that the Lena Walters chapter in his life had closed. Years after I came to know the story; but that is to be told elsewhere.

Seven years passed. By the severest application I had taken a brilliant degree, and had spent three years in Europe walking the hospitals. I had not visited Galton that summer after, for life was crowded full of work, and the worry of caring for a sick brother. I seemed to have no time for memories, for friendships, for the past. A vagrant and choking wish would sometimes rise but constantly recurring duties would drive it away. R. D. was an outline in a pleasant horizon far behind, never very vivid, yet never quite to leave me. But work, my master, drove me on. Could there ever be a resurrection of that boyish affection?

Returned to Canada, my name in all the papers, there came a letter from Dr. Panton asking me for old times' sake to come and spend a few days with him. This was my first breathing space in the seven years, and I turned with pleasure to the seclusion of Galton and Dr. Panton's friendship. Then, too, that figure on the horizon grew on the instant vivid; the figure of the girl I had never seen. I know now what it was. It was the man turning with loyalty to the boy that he was and ready to do homage to what was best in the boy's life. But all these years had gone, and this was the first pause to express the ritual of memory!

I arrived at Galton one hot afternoon in August. When I stepped from the stage upon the sidewalk in front of the drug store where I had played so humble a part in the battle of life, it appeared to me that everything looked the same, only smaller than my memory had fashioned. But a feeling began to grow on me that I was acting a part, that this visit of mine was not real. I entered the store. A pale-faced clerk with greasy fingers was engaged in making condition powders. He said that the doctor was out, but would be back in an hour or so, would I wait or go to the house?

I looked at the seat behind the wall-paper rack, where I used to study Greg's Botany and the British Pharmacopœia, and a gulp came suddenly in my throat. I was learning for the first time, acutely, how completely we grow away from things once part of our daily life, and which looking back upon and desiring to see again, and seeing again we find that they are as far from us as the empty cradle from the vanished child.

So I went out to see Garry the barber, I went across the road to talk to Solmes the saddler, I visited Downes the lame tailor, I called on the old High School master, and I met in the street the young physician, now with a well-established practice and no longer painting drop scenes and wings for the Dramatic Association. It died when I left never to rise again. At last—I put it off as long as I could, yet why I could not tell—I went to the general store wherein were the telegraph office and post office.

It all looked as it did in the old days save that Greg Brodie was not at the key. The afternoon mail was being distributed as I entered, and soon the wicket was opened and—yes, there was the face of Lena Walters, the same yet not the same. She had grown fragile looking, and there was a touch of sadness in the pretty and gentle face. She saw me and recognized me, and her hand was thrust through the wicket to me, and a curious, inquiring wistfulness shone in her eyes. I knew she was mutely asking after Greg Brodie. The store was clearing gradually, and I stood now shaking hands with old acquaintances, now listening mechanically to the clicking of the telegraphic instrument. My heart throbbed quickly as there came a break in the play of sound and I heard the well-known call, "G. T., G. T., G. T."—Two dashes and a dot, a dash; this three times and then the signiture of the office calling—"R. D."; a dot, a space and two dots, a dash and two dots.

Lena Walters turned to the key. She was both post office and telegraph clerk now. "G. T,, G. T., G. T." again and then "R. D." But the click of the sounder was not familiar. There was another, a heavier and more nervous hand at the R. D. key than I had known.

With difficulty I could follow the words as they fell from the sounder; "My wife is dangerously ill; her doctor wishes Dr. Panton to come at once." The only signature was "R. D." "A new operator where *she* used to be," I said to myself; and at that moment Dr. Panton entered the store looking for me. In the midst of our greetings Lena Walters handed the message to him. I did not notice it at the time, but afterward I thought there was something like a reproach in her eyes when I bade her a hasty good-by, saying that I would see her very soon again. I know now that she was thinking of Lucy Grafton.

Dr. Panton on reading the telegram said that he must go at once to Rodon. I asked if I might accompany him, but to this Mrs. Panton and her daughter, Maggie, a joyous girl of seventeen, who had joined us, objected. So the doctor went, and I stayed.

We had a delightful evening, only broken by one shadow. I asked about Lena Walter's lover, the divinity student. Maggie Panton was playing the piano at the time in an improvising kind of way, and it was a strange coincidence that at that moment tho she was not listening to our conversation she should strike the chords of an old-fashioned song with a pretty, pathetic air:

> "Thou hast learned to love another,
> Thou hast broken every vow."

Mrs. Panton made a slight motion of the hand toward the piano: "You know that song," she said; "that is it. Poor Lena!"

"And Greg Brodie?" I added.

"Do you not know where he is?" she replied; "no one here has heard from him for years. Poor Greg!"

There was a short silence and then the youngest boy, who was but five years old when I left Galton, said: "You should see how the plum and crab-apple trees have grown Mr. Dean; and we've got a hundred Brahim fowls, and the peach trees bear fruit now, and they've built a tower to the English church, and Maggie has a lawn-tennis court."

And between Mrs. Panton's short tale of loss and the boy's brief, bright history of growth and possession I began to read a law of life.

Dr. Panton did not return the next morning as we expected, but about one o'clock there came a telegram from him to me, saying: "Glad if you'd come out for consultation. Ask for post office."

In twenty minutes I was on the road. I noticed before I got to Rodon that a telegraph wire was down and that a workman was repairing it. I arrived at the village at eight o'clock, and was quickly directed to the post office. There were quiet groups of people about the house, and some of the women were sobbing. I heard one of them say as I passed in: "An' a sweeter woman, an' a bigger brute of a husband never lived, with his stuck-up and surly English ways."

And the other said; "Iv'e heard it was her father that made her marry him for his $10,000; her that smiled at ye through the wicket rain or shine, and"—

I heard no more. So I had come to see Lucy Grafton and to see her thus! I entered the store. There in the corner was the telegraph instrument feebly clicking; for the line was interrupted. The seven years rolled back, and I was the doctor's clerk again.

Dr. Panton came into the store through the door that opened from the house, and, stroking his great, gray beard, said, in a low tone: "It was good of you to come, but it's too late; it's nearly over. There seemed a chance this morning, and so I sent for you. I wanted to be quite sure that the most was being done." He paused as I nodded, and then said, touching my arm: "I was not aware that you knew her, Dean?"

"I never saw her."

"Then how?"—he paused.

"Merely by talking over the wires years ago."

"She has delirium," he said, meaningly; "but come in and see her."

We crossed the hall and entered the sitting room, which had been turned into a bedroom; a death chamber. Upon the snowy bed, in the center of the room, lay a girl—yes, still a girl—in that waking sleep that belongs to typhod fever. I saw at a glance that the fever would soon be over, and that in its stead would come a chilling cold, a last and endless frost. Never in my life have I beheld a face like hers, so true, so sweet, so refined in contour, village girl as she was. And this was R. D., with her soft gold hair falling about her burning brow! This was the unknown idol of a brief day of my youth!

But I was there as a professional man not as a friend, and I drew myself up to my duty. Turning I saw at the foot of the bed with his head bowed in his hands him whom I knew at once for her husband. He looked up at me, and I could understand that her life had not been all joy. It was a hard and selfish face that met my glance, and yet I felt that in his way he must have cared for her. Just now I could see he was hovering between an old feeling of hatred of me and grief of her. In the moment I was deeply sorry for him, and I held out my hand. An instant's pause and then he took it, made a despairing motion toward her, and gave me a questioning glance. I went to her and very quietly felt her pulse and hand. She moved her head uneasily on the pillow. And then she began to talk in her delirium, sometimes with a kind of sob in the voice, sometimes with a smile: "But Sunday is the day—and it is quiet then along the line," she said. "There, don't you hear it?"

Yes, we heard; far across the hall there came faintly the sound of the instrument calling "R. D., R. D., R. D." It stopped, however, in a moment.

"The line is interrupted," she whispered; "some one has opened the key—some one—has opened—the key."

"Put on the ground wire," she said, "and then!" She appeared to be waiting, and she smiled.

Her husband came forward and knelt down beside her, pain and remorse in his countenance.

"Hush, hush, there it is, "R. D., R. D., R. D.," and she made the telegraphic motions of reply upon the counterpane. "Hush, oh hush; it is so far away!"

She strained forward toward me as if listening, but with no recognition in her eyes. So, for a moment, and then she fell back and murmured brokenly: "Ah, the key is open—it—is—always—open!"

And again a short stupor came in which her breath faded so that we scarce knew if it remained, but as tho something had called her back for an instant from the White Portals of the Hereafter, her eyes opened with a last illumination of her mind and life. She saw and knew her husband and him alone; and she smiled gently on him, and the smile stayed when the life of her was gone.

LONDON, ENGLAND.

## STORY TIME.

BY ALBERT BRYANT.

Go slower, clock,
When babies climb
The mother's lap
At story time.

When, waving wands,
The fairies walk,
And witches scold.
And bears can talk,

And, best of all,
The mother too
Is telling what
She used to do,

No decent clock
Would lift its head
And say 'twas time
To go to bed.

WORCESTER, MASS.

## A SAILOR'S COURTING.

BY S. G. W. BENJAMIN.

"WHAT'S the narrowest escape you ever had, Uncle Si?" asked one of our number one evening when we were lying awake in our bunks in our little sloop, waiting for the tide to turn.

"Wall, now, that's a curious question to ask an old salt like me. For, tho we don't say much about it, yet we who 'go down to the sea in ships' have so many loud calls we don't much mind which o them is the nighest. But you may believe I had a lively time of it when I came so nigh to goin' that they guv it out I was dead and wrote my obitury in the *Squantom News*."

"How was that, Uncle Si? Let's hear all about it."

"I guess I've got time to tell you afore the next ebb. It was this way: I was a-courtin' of my Sal in them days, she that is Mrs. Silas Burnham. You've seen her. In course she is older now. She was just the prettiest lass then to be seen in the country. Her cheeks were red like roses, her eyes were bright as new dollars, and she could use them too, I tell you. And she could talk up smarter than any gal in the town, could this same Sal Veazie. She wouldn't take no sass, and any fellow'd have to step lively who kept company with her. I said I was a-courtin' of her. But Dick Bailey was sweet on her too, and altho she'd as much as said she liked me, I didn't take to the way she let him talk with her sometimes, and I told her so. She was a taut clipper and spread a pile of canvas, and she made believe she didn't care no more for me than a clipper ship cares for a lumber droger.

"'Si Burnham,' says she to me, 'if you don't like my company you can just find some 'un that'll please you better.'

"I sheered off and didn't say no more to her then. But I was dreadful cut up. I expected to sail for Liverpool in a week in the bark 'Lively Rover.' It was my first voyage as mate, and I wanted her to give me the word that she'd have me when I came back.

"Two nights afore we sailed I stepped up to her after meetin' and asked her 'might I see her to hum?' She jest arched her pretty neck and said: 'I'm engaged to go home with Mr. Bailey.' I didn't say no more, but I kinder made up my mind that next time she wanted me to see her hum she'd have to ask me. For you see I had more pride than was good for me, too, and much as I loved the gal, I warn't agoin' to let her trifle with me neither. If she wanted Dick Bailey she might have him for all of me doin' anything to purvent her.

"The next day we put to sea. Sal came down to see us off when we cast off from the dock, and she looked so sad and reproachful like. I knew she loved me, and was sorry I was goin' off without speakin' to her; but it was too late to say good-by then, so I just waved my tarpaulin to her from the forecastle where I was bossing the men bowsing on the hawser. That was the last I saw of her for a good many days.

"We made a fine run across, and if the weather held, looked to get into the Mersey in two or three days. But it was thick; and we were running for the chops of the Channel under close-reefed topsails, and keepin' a smart lookout ahead. It was my watch on deck and close on to seven bells, or, say half-past eleven of a dark night, and we couldn't see the land lights; but we calculated to sight the Head of Kinsale at dawn.

"I was thinking of Sal, and blaming myself for leaving her so hasty. I'd forgotten the quick words she gave me, and only thought of the pleasant times I'd had with her. And I said to myself, says I, 'If ever I get hum from this ere v'y'ge I'll marry that gal, or my name ain't Si Burnham; and what's more, I ain't goin' no more to sea, to fret and to keep watch such drippin', nasty weather, away from the folks, and from a hum of my own. But I'll get work on shore and stay there. And I'll have my wife to sit by evenin's, and with her knittin' and sing to me.'

"Jest as I was a-sayin' all this to myself and feelin' all warm and hearty and jolly with hope, and a-keepin' an' eye to windward meantimes and on the man at the wheel, I heerd all of a sudden a splashin', rushin' sound on the lee beam.

"You couldn't see nothin' it was so thick, but I knew jest the same it was the water pilin' up around the bows of a vessel bearing right down upon us.

"I jest yelled right out 'Starboard your helm, hard a starboard! For God's sake, starboard!' The bark came up so quick to the wind, it almost took the sticks out of her but 't wa'n't no manner of use; for I hadn't more than got the words out of my mouth afore I saw a ship's lights spring out of the fog jest like the eyes of a great monster, and then the bowsprit of a ship twice the size of ours loomed up over the deck, and afore I could lay hold of anything to steady myself, her cut water struck us full amidships. It crashed right through the side of our bark and laid me flat on the deck. The two vessels were locked together no more'n five seconds; I knew we were goners, and I sprang up and climbed over the bow of the stranger quicker than I can tell you. It was lively work; for the next minute the sea lifted her off the 'Lively Rover.' The sea poured in through the dreadful wound like a sluice, and I heard the cries and shrieks of our crew as she went down.

"The ship on which I was now was the 'Banshee.' She was bound to Shanghia. She had carried away some of her fore hamper, but not enough to hurt much. She had struck us, you see, on our lee side, with the butt of her stem square on, and being an iron clipper, her sharp stem had cut like a knife into cheese, without getting much damage itself.

"The master of the 'Banshee' was bound not to stop to pick up any one. When he saw me he kinder acted as if he thought 'Here's another mouth to feed.' But he agreed, if we met any homeward bound sail, to transfer me to her. But we sailed week after week without the ghost of a chance. When we did see a sail it would be too rough, or he wa'n't goin' to spile a good breeze by stoppin' jest for 'a blamed stowaway,' as he called me.

"We had very heavy weather going around the Cape, and a long v'y'ge it was before we were where we dropped the mud hook. You'd better believe I kept up a sight of thinkin' about Sal all this time; the more espeshully 'cause I knew by this time they'd be wonderin' at home what had become of the 'Lively Rover.'

"At Shanghai I shipped as second mate on a ship bound for New York, round by San Francisco. It was a long way, and I was that impatient to get hum I couldn't think of nothin' else. But 'twas the best chance I could get. There warn't no railroads in them days to 'Frisco, so I had to go around the Horn. But I found an old messmate at 'Frisco who had a paper brought by pony express which told of the supposed loss of the 'Lively Rover' and gave the names of her crew. There was my name as big as life gone to Davy Jones to cavort among the mermaids down below. The paper said I was a lively and a promising young mariner, and there were some who would remember me to their dyin' day. This kinder made me wink hard. 'I swow,' says I to myself, 'if this don't beat all!' I thought of my old mother and I thought of Sal; and it made me feel bad to think of how they missed me.

"The v'y'ge to New York took 110 days, but it seemed a thousand.

"When I'd got paid off I took the train for down east. I didn't wait to write to them fust. I'd been gone more'n a hull year, and was afeard I should find some of the folks dead. If they were livin', I wanted to kinder give them a surprise.

"It was dark when I got hum. Sal's house was on the way to Mother's. There was a light in the kitchen winder. I peeked in. Sal was sittin' by the fire a-peelin' apples for Thanksgivin'. The rest was a-talkin' lively; but I thought she kinder looked pale and thin, and didn't seem to say nothin' to the others. I couldn't stand it no longer. I knocked on the door, and then I walked right in.

"You should have seen 'em! They looked as if they'd seen a ghost; but Sal gave just one scream and fell back in a dead faint. I caught her in my arms as she dropped.

"It was a long time afore the poor child come to. When she opened her eyes and saw me standing by, she said: 'There, Mother, didn't I tell you I knew he would come back?' She held her hand out to me, and I knew then she loved me and that it was all right. We talked and talked until it was nigh a-most to midnight; but before it struck eight bells in the harbor Sal and I had settled it to be married the next month."

NEW BRIGHTON, STATEN ISLAND.

## THE KING OF GOLD.

BY SARAH K. BOLTON.

MARTIN DALY had become discouraged. Like many another miner in the far West, he had made money and lost it, had prospected for mines, found ore and been cheated out of his rights, had grown poor and ill, and had thrown himself under a tree, careless whether he lived or died.

The great snowy mountain peaks and the rich verdure had lost their attraction for him. He had hoped and been disappointed so many times, that he had come to believe himself unlucky; that he should never possess a dollar; that there was neither happiness nor home for him.

He had seen better days. His large dark eyes, his broad brow, his well-shaped mouth and chin bespoke refinement in the years that were gone. He had been well educated, had tried many things and failed in them, not from lack of energy, nor from lack of judgment, but his fate seemed to be an adverse one.

He had done many good acts, had always helped his brother miners, had tried to look on the bright side of life, had fought manfully and been defeated in the battle. He had imagined sometimes that the clouds had a silver lining, but the storms always came sooner or later. He meditated thus as he lay under the three, and finally, more dead than alive from want and exhaustion, fell asleep.

Two men passed along under the brow of the mountain, by the tree. They were tall and straight, and from their dark hair and skin it was easy to perceive their Indian blood.

"The white man is dead," said one of the men, as he bent on his knee beside the sleeper.

"No, there is a twitching of the eyelids," said the other. "He is pale and sick. I will take him home, and Mimosa will care for him."

The conversation, carried on in a low tone, awakened the miner.

"Come with us, and you shall have food and shelter," said the friendly Indian.

Scarcely able to bear his weight, Martin leaned upon the arms of the two men, and soon found himself in the humble Indian cabin.

"Mimosa, here is a stranger. Take care of him. Red Cloud never left a human being to die. He will get well, and then we will send him back to his people."

A shy, pale Indian girl came forward and did as she was bidden. She did not speak, but looked very pityingly out of her fawn-like, dark eyes. When Martin had been placed in the simple bed she prepared food for him and fed him as tho he were a child. Day by day she came and went, speaking little, but doing gently the things which only a woman's hands can do.

After a time the miner, still a young man, gained in strength and began once more to hope for a successful future.

"Mimosa," he said one day, "I owe my life to you, and if I am ever rich I will come back and reward you."

"I shall miss you," said the girl, shyly. "But I want no money. I shall be happy because you are well again and happy."

"I shall yet find gold, Mimosa. I used to think I should be rich, and then I became poor and sick and lost heart. You wear a ring on your finger and sometimes a chain about your neck, both of beaten gold. Did the metal come from mines near here?"

"My father gave them to me," she replied, and nothing more could be learned from her on the subject.

"Would you care, Mimosa, if I wore the ring until I went away? Perhaps I can find the place where the gold came from."

"You may wear it till you come back rich," she said, smiling.

Days grew into weeks, and the time drew near for the miner to say good-by to the girl who had become his comrade as well as deliverer. Tears filled her eyes as they parted. "You will forget Mimosa," she said.

"No, I will bring back the ring, and you shall give it to the man who makes you his bride. I shall never forget Red Cloud nor his daughter."

Strong and hopeful again, Martin took up life, obtained work, and believed once more that he should find gold. So sweet and blessed a thing is hope, giving luster to the eyes, and quickening the flow of blood along the veins!

But he missed the Indian girl. The pines on the snowy mountain peaks whispered of her. The evenings seemed longer than formerly; the conversation of the miners less intgresting. He was lonely. He was earning a fair living, but of what use was money to him, if he was to feel desolate in heart? Mimosa was not of his race, but she had a lovable nature. He remembered that she looked sad at his going away. He wondered if she ever thought about him. If she had some Indian suitor, would she not wish for the ring again? He would like at least, to see the man and his daughter who had saved his life. He would carry back the ring. Ah! if he knew where the gold in it came from, perhaps he would indeed become rich, and then who could make him so happy as Mimosa?

Months only increased the loneliness in Martin's heart. He was becoming discouraged again. He even began to fear that Mimosa was married, and his soul awakened to a sense of loss. He would go back just once, and see her, and on his journey back he would sit for a half hour under the tree where Red Cloud had found him.

"What ails Martin?" said one miner to another. "He must be in love—no fun in him as in the old days. Going to quit camp, he says."

After Martin had decided to go to see Red Cloud, his heart seemed lighter. If Mimosa were married, he could at least show her his gratitude. And if she were not? Well, it would be very restful to see her once more!

He started on his journey. The full moon was rising as he neared the old tree, where Red Cloud had found him. As he approached, he was startled by a white figure. He turned aside for a moment, and then went cautiously up to the great trunk. Two dark eyes full of tears gazed up into his eyes, at first with a startled look, and then with a gleam of joy and trust.

"Mimosa," he exclaimed, and clasped the Indian girl in his arms.

"Why are you here, child, at this time of night?"

"I came here to think of you, Martin, and the moonlight is so sweet and comforting. The green trees and the mountains tell me of you."

"I have brought you back the ring, Mimosa."

"And are you rich yet? You were to keep it till you were rich."

"No, but I would be rich, perhaps, if you would tell me where the gold in the ring was found."

"My father gave it to me," she replied, quietly.

"Mimosa, would you love me if I were rich?"

"Perhaps I should be afraid of you if you were."

"Would you love me if I remained poor as I am now?"

"Yes, always."

"And if I became sick and could not care for you, what then?"

"*I* would care for *you*, Martin."

"I have brought back the ring, Mimosa, that you may give it to the man who shall make you his bride."

"And would you like to keep the ring, yourself, Martin?"

"Yes, dearest."

They went back to the home of Red Cloud, happy, because promised to each other in marriage.

After a quiet wedding, Mimosa said one day: "Come with me, Martin, and I will show you where the gold in the ring and the necklace were found."

Not very far from the tree where the miner had lain down discouraged, Mimosa pointed out the shining ore, the spot known only to the few Indians.

"Mimosa, there is a mine here! This gold is the outcropping of the veins. I shall yet be rich, my darling,"

"Would you surely love me as much, Martin, if you were rich?"

"I would give you everything your heart desired."

"And not go to an Eastern country, and be great, and forget Mimosa?"

"Never!"

With a happy heart Martin Daly took his pick to the mountains. The shining ore opened under his touch. His claim each day showed more value. He had, indeed, become rich through the ring of Mimosa.

Years have passed. Two thousand dollars are taken each day from the mine. The children of the Indian girl, educated, gentle as their mother, and energetic as their father, are in a handsome house. Love in the home has kept as bright as the gold in the mountain.

CLEVELAND, OHIO.

THE men who took Jonah's money were the same who threw him overboard. Things like that still happen.—*Ram's Horn.*

## PEBBLES.

WALKING the plank is not the same as making a board walk.—*Free Press.*

....The watchmaker is a man who works a good deal over time.—*Yonkers Statesman.*

....A turtle with a year carved on his back must feel that he is a "back number."—*Sparks.*

....Is the Prince of Wales heir to the throne of England? Yes, apparent-ly.—*Boston Democrat.*

....It is almost an impossibility for a messenger boy to get the run of his business.—*Taunton Gazette.*

....When making a speech, my son, follow the example of the best needle manufacturers and sink the I.—*Boston Transcript.*

....The Rev. Phillips Brooks's election to a bishopric is a fine illustration of the natural law that brooks ultimately find their way to the sea.—*Lowell Courier.*

....The polite reporter wrote that "Miss Chromatic rendered several piano pieces"; but the printer set up that she "reuded the piano to pieces."—*The Morning Star.*

....A recipe for lemon pie vaguely adds: "*Then sit on a hot stove and stir constantly.*" Just as if anybody could sit on a hot stove without stirring constantly.—*The Morning Star.*

....*Stranger:* "I have three hundred burglar alarms I'd like to sell you." *Hardware Merchant:* "Do you manufacture them?" *Stranger:* "No, sir. I'm a burglar."—*Detroit Free Press.*

....*Mrs. Jaysmith* (to grocer): "Ten pounds of sugar." *Grocer* (as customer walks out); "I beg your pardon, but you didn't pay for that sugar." *Mrs. Jaysmith:* "Of course not. Sugar's free now. I read the papers, I do, and you can't fool me."—*The Epoch.*

...."Yes," remarked the woman with a sun-bonnet and a check apron, "my husband is a very smart man. For instance, he will call lettuce '*Latuca Sativa*'; but he will go to market and let a farmer charge him ten cents a head for it, just the same."—*Washington Post.*

....*Guildenstern Gotleft:* "Hamlet's uncle must have proposed to Queen Gertrude several times before she accepted him." *Rosencrantz Ricrac:* "How do you know?" *Guildenstern Gotleft:* "Because he speaks of her as 'our sometime sister, now our queen.'"—*Puck.*

....*First Conductor:* "That is a mighty nice man, that new superintendent; he fired McGinnis last night for knocking down, and then thanked him." *Second Conductor:* "What did he thank him for?" *First Conductor:* "For bringing the car back."—*Midsummer Puck.*

....*Professor Indur* (author of "Metempsychosis," etc.): "Don't you believe in the transmigration of souls, Miss Hayve?" *Miss Bee Hayve:* "Yes, I believe I do; for, do you know, at times you have the same hunted look in your eyes that my poor Fido had when the dog-catchers were after him."—*Midsummer Puck.*

....A Peaceful Section.—*Missouri Traveler:* "This is a famous section for feuds, I understand?" *Native:* "No more peaceful parts anywhere than right here. No feuds here. Everything's as pleasant as pie." "But how about the Billington-Wellington feud?" "Over long ago. I'm Billington." "Indeed! I haven't met any of the Wellingtons." "No, nor you won't. The feud is over."—*New York Weekly.*

...."You know, Dorothy, these biscuits of yours"—he began, as he reached across the breakfast table and helped himself to the seventh. "Yes?" said his wife, with a weary, feeble smile. "Ah! they're nothing like Mother's." "No?" And the smile was gone. "No! Not a bit. You see, Mother's were heavy and gave me dyspepsia, while yours are as light as a feather, and I can eat about—why, what's the matter, Dorothy?" She had fainted.—*Kate Field's Washington.*

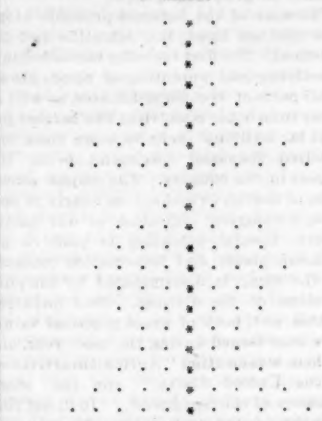
....A student of ancient history, seeing the statement that a certain famous character in history had died 1030 A. M. (*anno mundi*, or the year of the world), remarked to his professor, with some surprise, "How exceedingly careful those ancients were about noting little circumstances!" "What do you mean?" the professor asked. "Why they even tell the time of day that a great man dies. We don't do that now." "I think you are mistaken," replied the teacher. "No, I am not. Here it is; 'His death occurred at 10.30 A. M.'"—*Youth's Companion.*

...."Iky, alvays remember to lay in a katalog uv de book pizzness; neffer min' de eoshbeuse. Sumdimes dey may be like Mrs. Doodle's door blade, und you may haf no use for it rite avay; but venn you need it, how hendy it is to haf it in de house. Dat reminds me uv a shtory vat I reeds in de bapers, von Levi und Cohen vat vas shipreckt. Day vas shwimmin' round on de ploo oashun alretty tree days und tree nites, und Cohen vas all eoshausted by himself. Levi he vas vatchin' mit de horizon arount, venn he sees sumdings. Rite avay he holler out: 'A sail, Cohen, a sail!' Cohen, he vakes up mit his shtubor, und mit krate oxidement puts his hends in his bocket lukin' fur sumdings vat he can't find. Den he sinks back und, mit deers in his eyes vimpers in dishpare: 'Mine Gott! A sale, und I got no katalog!'"—*The Publisher's Weekly.*

## PUZZLEDOM.

*Communications for this department should be addressed "Puzzles," THE INDEPENDENT, New York.*

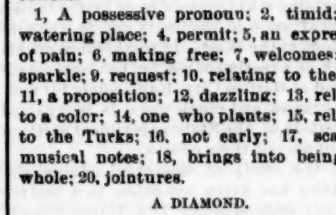
LAMP.



A proverb may be found in the central letters.

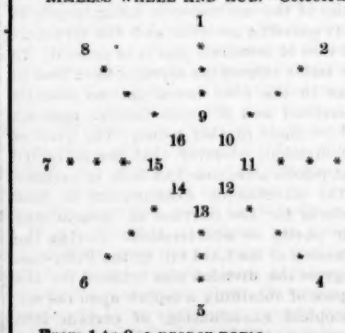
1, A possessive pronoun; 2, timid; 3, a watering place; 4, permit; 5, an expression of pain; 6, making free; 7, welcomes; 8, to sparkle; 9, request; 10, relating to the tide; 11, a proposition; 12, dazzling; 13, relating to a color; 14, one who plants; 15, relating to the Turks; 16, not early; 17, scale of musical notes; 18, brings into being; 19, whole; 20, jointures.

A DIAMOND.



1, A consonant; 2, an animal; 3, mends; 4, the plural of musical instruments; 5, a foe; 6, a pen for animals; 7, a consonant.
H. H.

RIMLESS WHEEL AND HUB.—*Selected.*

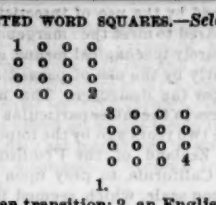



From 1 to 9, a proper name.
From 2 to 10, a very famous singer.
From 3 to 11, a masculine name.
From 4 to 12, a rich fabric.
From 5 to 13, one of the West Indies.
From 6 to 14, mimicking.
From 7 to 15, a country of East Africa.
From 8 to 16, to long for.
Perimeter of wheel (from 1 to 8), a church festival.
Hub of wheel, the name of a State of the Union.
P. S. F.

CHARADE.

My *first* is a word that children oft say,
In sorrow or anger, in pain or in play;
My *next* comes in use when friends are away,
And to talk with them absent, we fondly essay;
My *last*, a boy's nickname, now guess me I pray,
For my whole is discovered, as clear as the day.
E. C. H.

CONNECTED WORD SQUARES.—*Selected.*




1.

1, Sudden transition; 2, an English nobleman; 3, a river of Italy; 4, to toil.

2.

1, A Persian monarch; 2, an illustrious person; 3, surface; 4, white with age.
From 1 to 2, real estate.
From 3 to 4, a prophet.
From 1 to 4, a famous painter.
DYCIE.

### ANSWERS TO PUZZLES OF JULY 9TH.

DOUBLE RHOMBOID.

```
    M I N I M
  s e T i S i c
l a t e P ' a i n
  n o l e M  E s t o p
    t o p e R    M e d i a
```

SQUARE WORD REMAINDERS.

F—a g o—T
A—g a p—E
R—o p e—D

DOUBLE ACROSTIC.

U n t i L
S i n a I
G l e a N
R u n i C
A l a m O
N a b a L
T u r i N

*A wail of distress*
comes from tortured clothes. Save their feelings, and your own back, by washing them with Pearline. Your clothes will last longer—your hours of labor will grow shorter. It takes away the dirt without taking away your strength. Nothing that "will wash" is toogoodforPearline–no praise is too strong for Pearline.
Beware of imitations. 218 JAMES PYLE, N.Y.

**MEMORIAL TABLETS.**
Illustrated Hand-book sent on request.
J. & R. LAMB,
59 Carmine St., New York.

**HIGHLY IMPROVED ARTIFICIAL TEETH,**
BY
**DRS. J. ALLEN & SON,**
*No. 11 West 39th Street,*
NEW YORK.
This system combines important results not previously attained. Call and see, or send for circular.

**HIRES**
ROOT BEER
THE GREAT HEALTH DRINK.
Package makes 5 gallons. Delicious, sparkling, and appetizing. Sold by all dealers. *FREE* a beautiful Picture Book and cards sent to any one addressing
C. E. HIRES & CO.,
Philadelphia.

HEALTH BETTER THAN WEALTH.—Valuable information sent to all wearers of Artificial Teeth upon the receipt of postage. DR. W. E. DUNN, 331 Lexington Ave., Cor. 26th St., N. Y.

**Save Money. BICYCLE**
Before you buy a send for prices to
A. W. GUMP & CO., Dayton, O.
New Bicycles at reduced prices, and 400 second-hand ones, *Difficult Repairing.*
Bicycles, Guns and Type Writers taken in exchange.
Boys' or Girls' 24-in. Safety, with rubber tires, $15.00.
Boys' 28-inch Safety, with rubber tires - - 17.50.
Gents' 28-inch Safety, balls to b'g's and pedals, 35.00.

**BARLOW'S INDIGO BLUE.**
Its merits as a WASH BLUE have been fully tested and indorsed by thousands of housekeepers. Your Grocer ought to have it on sale. Ask him for it.
D. S. WILTBERGER, 233 N. Second Street, Phila, Pa.


## Farm and Garden.

*[The Agricultural Editor will be glad to receive any practical hints, suggestions or information that will make this department more valuable to those of our subscribers who feel specially interested.]*

### OUR DEPARTMENT OF AGRICULTURE.

BY JAMES KNAPP REEVE.

THE United States Department of Agriculture has been a thing of slow growth; at times its progress has been so halting and uncertain, it has required so long a time to pass a given point, that it has occasionally almost seemed to advance backward. This was not so much the fault of the Department as of the nation behind it. There was a lack of cordial support, of belief in its utility. Appropriations were made grudgingly. Such practical efforts as it was enabled to make toward a higher agriculture were sneered at, and there was general acquiescence in the sentiment that it was a cumbrous and useless appendage of our governmental machinery.

In the beginning, and before it became a department, it was an unclassified adjunct of the Patent Office. Later it became a division of the Interior Department, and an officer called the Commissioner of Agriculture was placed at its head. At this stage it began to acquire some individuality and began to take on more important functions than the distribution of seeds and the printing of reports of little practical value. It began to exercise a general paternal supervision over the agricultural interests of the country; studied the needs of sections and endeavored to extend aid by introducing plants of special adaptation. It imported and tested species of value from other lands and disseminated them, and endeavored to find new outlets for our agricultural industry. The study of plant life, of plant diseases, their causes and remedies, was taken up; entomology in its relation to agriculture and its allied branches, received attention; animal diseases and their preventives, the relation of birds to agriculture, the preservation of our forests, the building up of a national herbarium, the study of agricultural chemistry, the development of the fiber industry, all these became parts of the work of the Bureau.

In time its recognition became more cordial, Congress and the nation came to see its true relation to our primordial industry, and the Bureau became a Department, the Commissioner became a Secretary and a Cabinet officer. As now constituted, the Department of Agriculture consists of eighteen sections or divisions, each one of which, under a competent executive officer and a staff of assistants, is charged with certain duties or the care of certain interests. All these are under the direction of the Secretary, whose duties consist broadly of the supervision of all public business relating to the agricultural industry.

Next in order to the head of the Department stands the Assistant Secretary, the only officer appointed directly by the President. Upon the Assistant Secretary devolves much of the administrative work of the Department, and Secretary Rusk is fortunate in having this office filled by so competent a man as Dr. Edwin Willitts, the present incumbent. Dr. Willitts became widely known, aside from his service in Congress, as President of the Michigan Agricultural College which, under his management, attained perhaps the very first place among schools of that class in this country.

STATISTICS.

Taking up the divisions of the Department in the order of their importance, and without desiring to make any invidious distinctions, that of statistics should probably have first place.

To many, statistics of any sort are dry reading, and of questionable utility. Agricultural statistics, perhaps, more than any other, lack interest for the masses. Yet the work that is being done by Mr. J. R. Dodge and his staff of sixty assistants is of the widest practical value, and from the demands continually made upon this division for information we may presume that in some quarters the work is not without appreciation.

The statistics collated here cover a wide range, and are not confined solely to a tabulation of the production of our own standard crops. That work, however, is of the first importance, and consists in gathering up at the earliest practicable moment, through the aid of a great army of widely distributed correspondents, as exact data as possible upon which to calculate the yield of the great cereal crops. This is of value to farmers mainly because it tends to remove them from the power of speculators, who,

were it not for these authoritative estimates could by false reports manipulate the market almost at will, and thus create for themselves opportunities for large buying from farmers at fictitiously depressed prices.

The tabulation of the production of the country by defined areas (such as States, counties, townships, etc.) is of importance in helping to keep before us a general knowledge of the capabilities of these different sections. A steady decline in production points out the need of a new method of dealing with the soil, or a change of crops to suit changed conditions. The total footings show whether our increased production is in an equal ratio to our increased population and consequent increased consumption of food. The comparative footings enable farmers to see what crops are being grown in too great quantities, and in what lines there is likely to be a deficit, and so serve to some extent as a guide in planting.

In keeping track of the movement, number and distribution of domestic animals this division does work of quite as much value as that noted above. During the recent era of low prices for beef animals, and before the upward turn had begun, the statistician was calling attention to the fact that the long continued pressure to sell had reduced the cattle supply to an amount, *per capita* of the population, much below that at which it had been maintained for years; and that the only result of this could be a return to a higher range of prices and a consequent revival of the stock industry. Acting upon this information many farmers stopped sacrificing their cattle, and others who had gone wholly out of the business began to stock up cautiously. This action has been justified by the higher range of prices established during the past few months, so that now farmers and stock-raisers find more promise in this branch of agriculture than for many years before.

There are many other matters that come within the province of the statistician, and that are important to any who would get a broad view of our agricultural and economic standing as a nation: such as the percentage of our rural population as regards the total population of the country; the average value of our cultivated lands, and the fluctuations of same; like data regarding our farm animals; the fluctuations of the wages of farm laborers; of transportation rates for agricultural products; the amounts and values of agricultural imports and exports; and other matters that cannot even be glanced at here.

ENTOMOLOGY.

In the divisions which work in purely scientific lines, or which pursue scientific investigations as a basis upon which to build up future practical work, that of entomology claims first attention, because of the great value that it has been to our agriculture. Dr. C. V. Riley, the entomologist, is of world-wide reputation as an authority on bugs "of high and low degree." The duties of the entomologist are defined as being "to obtain and disseminate information regarding insects injurious to vegetation; to investigate insects sent in order to give appropriate remedies; to conduct investigations of this character in different parts of the country; and to mount and arrange specimens for illustrative and museum purposes."

When we consider that insect depredators constitute one of the most serious drawbacks to successful agriculture, that we have hardly a tree or plant but that has its special foe, and that this condition is not confined to a section but is as broad as the land, we may see at a glance the work that is always before this division. Add to this the fact that, from the nature of things, the farmer can hardly cope with these foes alone, but must call to his aid some one who possesses the ability and facilities for patient, scientific research, and does, without much hesitation, call upon the entomologist with one voice from all over the land, and we may have some realizing sense of his accumulation of duties. No branch of the Department is in closer or more constant relation with the men who till the soil. Its agents go wherever a new insect appears, or where an old one becomes obstreperous; personal letters are received and answered by the thousand; circulars sent out by the tens of thousands; and a valuable periodical, *Insect Life*, is maintained and sent out gratuitously to all who desire to keep in touch with the latest news from the insect world.

In its practical work, after identifying an insect, tracing its life history, and fully establishing its method and field of operations, the division endeavors to find and to apply the best remedies for checking and destroying it. This is sometimes accomplished by the use of insecticides specially prepared to meet the emergency, sometimes by purely mechanical means, and not infrequently by the use of parasitic insects that destroy the destroyer. The most notable success in the latter particular was achieved some two years ago by the importation from New Zealand of the *Vedalia Cardinalis* into California to prey upon the cottony cushion scale, which seemed in a fair way to lay waste the orange groves of the Golden State. This single item has been worth as much to the fruit-growers of California as the entire Department has cost since its organization; and is a good example of the results of "applied science" in agriculture. The success attending this effort has been such that the same line of experimentation will be followed further, in the hope that other of our insect pests may be brought under subjection by the same means.

One matter which has been the subject of special study during the past year is the bollworm of cotton. This always troublesome enemy of the cotton plant has recently been unusually destructive in the Southwest, and agents have been stationed at various points in the infested territory, and their investigations will probably result in devising some effective method for coping with it.

The publications of this division are of great permanent value. The reports of the United States Entomological Commission, for instance, issued from this office, are taken up eagerly for public and private libraries and by schools, students, writers and others who desire authentic reference books upon this branch of natural history.

VEGETABLE PATHOLOGY.

Altho of much more recent creation, the Division of Vegetable Pathology stands in direct correlation with that of Entomology. It investigates the diseases of plants, such as the rusts, blights, smuts, rots, etc., and conducts experiments for the purpose of determining remedies for their mitigation and prevention. While no work of the Department is more purely scientific than that conducted by Professor Galloway, the chief of this division, it is also true that no other branch has conducted a greater amount of practical field work, or obtained more satisfactory results from the same.

In treating the diseases of plants the first step is to discover the cause, and a brief account of the method pursued to determine this may not be without interest.

Almost all the diseases to which plants are subject are caused by minute parasites; but, as there are nearly fifty thousand known sorts of these, it is not easy to determine at once which is the cause of any given trouble. To find this, the professor resorts to a germ incubator; a bit of the diseased plant that is the subject of study, is placed in distilled water; this water becomes rapidly filled with the germs from the diseased plant, and a single drop of it is then placed in a tube containing a gelatinous substance that is especially prepared for propagating the diseased germs. They multiply very rapidly, and when a sufficient quantity is obtained they are placed upon a healthy plant of the same sort as the one from which they were obtained. If the same disease is reproduced, then the enemy is found; it now remains to discover a remedy that will kill the parasite without injuring the plant. This often involves long and patient investigation, and when the end is apparently reached, there is yet the final and crucial test of field application. It sometimes happens that results that appear wholly satisfactory in the laboratory, prove comparatively valueless in the field, or involve so much labor and expense that they are not practicable. Consequently, the work of the pathologist is not at an end until the broader field test is accomplished.

Among the plant diseases that have received especial attention thus far have been the black rot of the grape, pear-leaf blight, apple scab, leaf blight of the small fruits, potato rot, and peach yellows. In some of these marked success has been attained, a single illustration of which I will cite.

For field treatment of black rot of the grape, a small vineyard near Washington was selected. It consisted of one thousand Concord vines, sixteen years old, and had not produced a pound of fruit for many years because of the rot, thus furnishing the very best means for testing the efficacy of the fungicides. The vineyard was divided into four plots and treated with different mixtures, the result being that fruit to the value of $84.24 was harvested and sold, while the expense of treating was $16.49 for labor and materials. Any who desire details as to formulas, time of application, methods, etc., can obtain them from Bulletin No. 3, Vio. 6, Div. of Vegetable Pathology, Washington.

In this connection, I may say that during a personal visit to the great vineyards of Lake Erie last season, I found that growers generally were following the treatment prescribed by this division for mildew, and that they were harvesting fine crops from vineyards that they thought, a few years since, would have to be entirely abandoned.

The two matters to which Professor Galloway is just now giving greatest attention are the peach yellows, a most mysterious and destructive disease of the peach tree, and anthracnose of cotton, a disease "which attacks the balls before they are ready to open, stopping the growth and causing them to crack, thus exposing the immature fiber to the action of the rain and dew, and to the attacks of insects." The investigations in regard to the latter have already progressed far enough to show that the trouble is due to the action of a parasitic fungus, and tests are now being made to determine the value of various fungicides.

BOTANY.

Closely related to the Division of Vegetable Pathology is the Botanical Division—the latter having at one time embraced the former. Now, however, in point of practical importance, the child may be fairly said to have outgrown the parent.

The work of the botanist proceeds along two distinct lines, the scientific and the practical. The first includes the collecting, classifying and mounting of plants grown in all parts of the United States, as well as many from other countries. The herbarium, thus far built up includes more than one hundred thousand specimens, being the largest in the country. The object aimed at is, of course, to make it as nearly as possible, a complete collection of our native plants. Special attention is paid to all economic plants, and information concerning the same is disseminated by the publications of the division. Two bulletins of this sort, both of great practical value, have been issued during the past year, one of them was entitled "Agricultural Grasses of the United States," and the other "Grasses of the Southwest." In direct line with these is the study of our native grasses, undertaken primarily for the purpose of ascertaining what grasses were best adapted to cultivation in the South and in the arid regions of the West. In furtherance of this work an experiment station has been established at Garden City, Kan., solely for testing grasses, and much work is being done at certain of the State experiment stations in support of these efforts.

In the study of medicinal plants the division has given attention to a matter already suggested by THE INDEPENDENT. The collecting of native drugs is an important local industry in some portions of the country, and as some of these are becoming scarce in their wild state some experiments will be made to determine what may be done with them under cultivation. Seeds of foreign medicinal plants have also been distributed for purposes of experimentation.

MICROSCOPY.

The Division of Microscopy is closely related to the two foregoing divisions, the duties of the microscopist being largely to study parasitic growths and the structure and uses of economic plants in general. In this latter respect his services have been of value in the fiber investigations recently prosecuted and of which further mention will be made in this paper. The work of this division, however, that has attracted most public attention has been in relation to the microscopic examination of food products for the purpose of determining their purity or adulteration. During the discussion of the Lard bill in the Fifty-first Congress the division was utilized for the purpose of obtaining a report upon the microscopical examination of certain lard compounds, the report playing an important part in the determination of the matter.

A line of original and practical work undertaken and well carried out by the chief of this division has been a report, with illustrations and descriptions of the various edible mushrooms of the United States, together with some notes upon their cultivation. This is a branch of market gardening that is extremely profitable in some sections and that is rarely overdone. Persons contemplating engaging in the culture, or who make a habit of gathering mushrooms from field or forest would do well to study Professor Taylor's pamphlet.

CHEMISTRY.

The chemist, like the microscopist, is rather an advisory officer to the other divisions, making analyses of fertilizers, vegetable products, soils, minerals, manures, etc., and is also engaged in the investigations relating to adulterated foods. But the most important work of the Division of Chemistry has been in connection with the sugar experiments that have so largely engaged the attention of the Department of Agriculture for some years past. This subject is too wide to permit of more than passing notice here; but readers of THE INDEPENDENT may remember that the great increase of sugar product per acre of cane was commented on in a recent article in these pages upon "Sugar Growing in Louisiana."

Within a few years the product has been increased almost fifty per cent., and this is almost wholly due to the investigations, experiments, and practical work in manufacturing, conducted by this division. Especial attention is now being given also to the development of the sugar-beet industry, and the careful supervision by the chemist will be an important factor toward bringing this to a successful issue. When we are producing our own sugar, as we may confidentially expect to in the near future, the Agricultural Department will serve its most memorable triumph, and the honor will be largely due to Dr. H. W. Wiley's skillful exposition of applied science.

POMOLOGY.

The Pomological Division, which as its name indicates has charge of the fruit industries, is an outgrowth of the Division of Gardens and Grounds. The latter early undertook the work of collecting, on an extensive scale, plants of economic importance; and fruits forming so large a proportion of these that it was deemed advisable to place them in a separate class, in charge of an officer who could devote his entire time to this alone. The duties of the Pomologist are now defined as being "to collect and distribute information in regard to the pomological industry of the United States; to investigate the habits and peculiar qualities of fruits, their adaptability to various soils and climates and conditions of culture, and to introduce new and untried fruits from foreign countries."

To the efforts in the latter direction we owe the Japanese plums and persimmons that have proven so valuable an addition to our Southern horticulture, and the introduction of hardy varieties of apples from Russia which promise to be of equal importance to the Northwest. Attempts are now being made to find, in the northern parts of Japan and Korea, persimmons that will endure the climate of our Central States; dates are being brought from Persia and distributed for experimentation throughout the dry regions of our extreme Southwest. While Smyrna figs and Persian grapes and peaches are being tested along the Gulf coast. The aim of this division is well shown by a recent utterance of Secretary Rusk in which he says: "I am convinced that one of the ultimate rewards of scientific pomology will be to see very nearly the whole of the vast sum (more than $20,000,000 per annum) which we now pay to foreign fruit growers for fruits and nuts that we import, turned into the pockets of American fruit growers, so wide is the range of climatic variation in different sections of our vast country." An important feature of the work of this division is the investigation of our native wild fruits, many of which are doubtless susceptible of improvement under cultivation and might make valuable additions to our pomological treasures.

FORESTRY.

The Division of Forestry is one of the newer branches, and while the importance of its field is generally admitted it has not until recently had control of funds sufficient to enable it to take up and prosecute vigorous field experimentation. From force of circumstances its work thus far has been mainly scientific and educational. It has made a study of our available timber supplies, and of methods of recuperation and reforestation, and of the climatic considerations that should induce timber cultivation on the treeless areas of the West. It has also examined into the adaptation of different trees for certain sections, so that it has been able to give planters intelligent advice regarding their selections. A close inquiry into the availability of our native woods for various purposes is also under way. This includes tests of their tensile strength, and will afford information of great value to architects, builders and manufacturers. The rate and mode of growth, the density of the wood, the shrinkage consequent upon drying, strength, resistance and working qualities, the chemical constituents and fuel value are also being carefully studied. One of the results of this work will doubtless be that some of our woods, not heretofore considered of great economic value, will find a place among our arts and manufacture.

One object of the Division of Forestry—

as we have already noted of the Division of Pomology—is to promote the production of everything that is possible in this line at home. We now import annually some $15,000,000 of forest products, the bulk of which consists of items that can and should be produced here. Among the larger items are: firewood, logs and round timber, railroad ties, hemlock bark, boards, planks and deals, sumac, osiers, and laths and shingles.

There seems to be no doubt that we have now reached a point where, from our decreased forest area and the rapid increase in the consumption of timber products, it will prove profitable to plant and cultivate our best timber trees. The area over which this work will pay is not yet confined, as many suppose, to the treeless regions, but throughout our oldest States will be found farms everywhere upon which one or more acres of timber could be planted with good results. Altho a long time must necessarily elapse between planting and harvesting the crop, the timber will begin at once to add to the value of the farm, and fields may be utilized for this purpose which cannot be made to profitably produce any other crop.

ANIMAL INDUSTRY.

The Bureau of Animal Industry has achieved results during the past few years of such importance to our live-stock interests that they cannot be measured by dollars and cents. First in value has been the almost complete stamping out of contagious pleuro-pneumonia, a disease that at one time threatened the most serious results to our cattle industry. Not content merely with suppressing the disease, the work has been vigorously prosecuted of rehabilitating the standing of our meats in the great markets of the world, from which they had been almost wholly excluded on this account.

Under the present system pertaining to our meat exports not only is there careful inspection here at the port and time of shipment, but agents of the department are now stationed at each of the animal wharves in Great Britain where American cattle are slaughtered, and they there participate with the local officers in inspecting and making *post-mortem* examinations, thus assuring our shippers that no undue discrimination is made against American stock.

The investigation of the diseases of swine has been the subject of much scientific work by this Bureau, but thus far only to pave the w[illegible] that it is hoped may finally be of great practical value.

ORNITHOLOGY AND MAMMALOGY.

The Division of Ornithology and Mammalogy is comparatively new, but its line of work is of such practical importance that it has already attracted wide attention. The economic (as aside from the purely scientific) line of study is that devoted to species directly injurious or directly beneficial to agriculture. Birds or animals may be injurious by preying directly upon vegetation, or by preying upon other species that are beneficial. In this work the stomachs of birds and animals are examined and the contents carefully determined; the number of such examinations made during the past year was more than one thousand. The results are set forth very plainly in four bulletins issued by this division, and which should be in the hands of every cultivator of the soil, so that he may learn to know his friends from his enemies. These bulletins are: (1) on hawks and owls, (2) on gophers of the Mississippi Valley, (3) on the common crow, (4) on crow blackbirds.

The divisions that I have thus far mentioned are such as come into most close and practical relations with the farmer; and, altho touched upon but briefly, I trust enough has been said to show that our Department of Agriculture, as now constituted, is a "going concern," accomplishing work that is of positive value, and working earnestly for the improvement of every branch of our agriculture. It is not sectional, but extends a helping hand from sea to sea, and knows no North or South. It fosters no pet schemes, but endeavors to give impartial attention to every matter that seems likely to prove of practical value. At its head we have in Secretary Rusk one of the hardest-working and most conscientious officers of the Government; and the merest glance through the big building in which the Department is housed, will convince one that this spirit of work pervades every portion of the Department. The fact is that there is no room for any drones, the constant pressure and accumulation of work consequent upon the continual opening up of new lines of investigation, compelling every man to do his best to keep his head (metaphorically) above water. The building in which the Department is housed is far from adequate for its needs, being crowded now from cellar to attic, and additional room being continually required. This fact has been steadily set forth for some time past in the annual reports of the Department; but we presume Congress has grown so accustomed to the demand for better accommodations—and consequently larger appropriations—for all the executive departments, that it has come to regard the cry as chronic. But there is one feature of the housing of the Agricultural Department that should not be overlooked. The building is not fireproof; and some of the collections contained in it, such as the botanical and entomological cabinets, are far too valuable to remain exposed to the chance of destruction by fire. Congress and the country at large should not begrudge appropriations sufficient to make these secure, and to enable the Department to press its work along every avenue of practical research. With the development of our country there are new branches of agriculture to be studied continually, and new departures to be made in the older lines. Under the former of these heads the fiber industry is to be mentioned. A competent special agent, Mr. Charles Richards Dodge, is in charge of this work and has made extensive researches regarding fiber plants that may be successfully grown in various parts of the United States, and has experimented with machinery for decorticating and degumming some. At the time of my visit to the Department for the purpose of collecting these notes for THE INDEPENDENT, Mr. Dodge had just returned from a trip to south Florida where extensive preparations are now being made for growing Sisal hemp. There he found that some of the planters were using the false Sisal, which will produce but an infinitesimal amount of fiber, and that of poor quality, instead of the true *Agave rigida*. It is stated that the Sisal growers of the Bahamas have already suffered severe losses from this error, and it is extremely fortunate that the Florida planters have been educated in the matter at the outset, and before losses could accrue that would work harm and discouragement to the industry that would require years of patient application to overcome. I mention this incident merely as a good illustration of what the Department may accomplish in an educational direction, and how it guards against loss by its far-reaching and minute supervision.

The dairy interest is one in which the Secretary believes there is room for improvement, and a special division will soon be devoted to this work. The application of scientific principles in feeding dairy cattle and in manufacturing dairy products will be its chief aim.

SPECIAL DIVISIONS.

There are other special divisions, not enumerated above, but which are not of sufficient direct importance to the farmer to warrant extended mention here. They are necessary to the Department, in order to effect a complete and systematic whole, but in their work do not come much into direct contact with the soil. Such are the Divisions of Records and Editing, of Illustration and Engraving, the Library, the Silk Section, the Seed Division, the Division of Experiment Stations, and Division of Gardens and Grounds. An exception to this summary, however, should be made in regard to the latter division, which, under the able direction of Mr. William Saunders, has done much practical work in the way of testing and introducing economic plants of value. The collection of economic plants (in contradistinction to those cultivated merely for their ornamental value) was at one time the most complete in the world, even exceeding that at the famous Kew Gardens of England. But, under a former commissioner (famous for his connection with the experimental tea farm) a portion of the collection was dissipated by sending rare specimens away. Still, a list now before me names four hundred and thirty-one economic plants now in the grounds, gardens and greenhouses. Many of these are propagated annually for distribution, and at the time of my visit the greenhouse contained about eight thousand potted camphor plants, which were ready to be sent out. As this tree flourishes in the extreme South and along the Gulf coast, and is now largely used as an ornamental, there seems no good reason why it should not soon become of economic importance.

The visitor to the Agricultural Department, upon entering the grounds from the front, cannot fail to be impressed with the fact that he has before him an unusually fine example of landscape gardening. These grounds, comprising an extent of about thirty-two acres, were laid out and planted under the skillful direction of Mr. Saunders, the present chief of this division, and in some respects afford an object lesson in the landscapist's art that might well be studied and followed elsewhere. To quote from a recent report:

"The plan for laying out the ornamental part of the grounds provided for an arboretum, in which would be represented, so far as space would admit, a specimen of every tree and shrub capable of existing in the climate, to be planted in strict accordance with a botanical system, and at the same time produce a high degree of effective landscape gardening and pleasure ground scenery—a combination not hitherto attempted on a similarly extended scale."

The work was in progress from 1869 to 1871, and in the twenty years that have elapsed since the planting was completed, there has been little cause to desire a change in the general design. The planting of the arboretum is especially to be commended; each of the various genera of plant forms a group by itself so that one may study, compare and contrast the different forms of the *Magnoliaceæ*; the, *Ericaceæ*, the *Coniferæ*, etc., in a compact mass, instead of searching the grounds over for the different varieties. In some hands this method would have been stiff and would not have lent itself readily to decorative purposes. But here such a fault has happily been averted.

The writer has visited, for the purpose of technical inspection, many of the finest "show places" in the United States and has not met anywhere so good an example of intelligent tree planting. In closing let me revert for a moment to the opening sentence of this paper. I there said that "The United States Department of Agriculture has been a thing of slow growth; at times its progress has been so halting and uncertain . . . that it has occasionally almost seemed to advance backward."

This condition, or even a remote approach to it, I am glad to say, no longer exists. The Department is full of vitality. It has a great mission before it, and is nobly striving to fulfill it. In this endeavor it should have the heartiest support of every American citizen who has at heart the best interests of his country.

FRANKLIN, OHIO.


CHAPMAN'S
**Internal Disinfectant**
CURES
**MALARIA,**
MELANCHOLY, HYSTERIA, WEAKNESS, RHEUMATISM, LOSS OF SLEEP, LOSS OF APPETITE, ETC.

(Microbe of Malaria.)

Mr. C. M. BRITTON, of the well known carriage building firm of BREWSTER & CO., at 47th-48th sts., on Broadway, New York, says: "CHAPMAN'S INTERNAL DISINFECTANT has effectually cured various members of my family who have suffered desperately from malaria for years and whom physicians and medicines had failed absolutely to restore. I cannot vouch too earnestly for it."

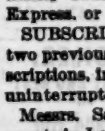
Insist on your druggist getting it, or write to the GLOBE CHEMICAL CO. OF NEW YORK.
$1 a bottle. 120 Broadway, New York.

Buy your Seeds of
**"The Old Reliable Seed Store."**
**Established in 1843.**
*New and Fresh Stock.*
*All old Seeds burned.*
*Novelties and choice tested Seeds.*
*Catalogues free.*
**The Geo. L. Squier Mfg. Co.,**
Successors to
**The Higganum Mfg. Co. & R. H. Allen & Co.,**
**P. O. Box 3454, New York City.**

**The Liebig COMPANY**
Have for twenty-five years been putting up the famous product which stirred medical circles when first invented and given to the world by the renowned chemist, Justus von Liebig. Their
**EXTRACT OF BEEF**
is known around the world and has lately been carried into "Darkest Africa" by Stanley. It is unapproachable for purity, flavor and beneficial effects. As BEEF TEA, delicious and refreshing. Indispensable in Improved and Economic Cookery.
Genuine with signature Justus von Liebig

**Colds and Coughs**
croup,
sore throat,
bronchitis, asthma,
and hoarseness
cured by
**Ayer's Cherry Pectoral**
the safest
and most effective
emergency medicine.
It should be in every family.
**Dr. J. C. Ayer & Co.,**
Lowell, Mass.

OVER **1,000** VARIETIES of **TREES!**
BOTH FRUIT AND ORNAMENTAL,
SHRUBS, VINES, ROSES, &c.
Send stamp for full Descriptive Catalogue, Illustrated Address W. S. LITTLE,
Commercial Nurseries. ROCHESTER, N.Y.



MENEELY & COMPANY
WEST TROY, N. Y., BELLS.
Churches, Schools, etc., also Chimes Peals. For more than half a century for superiority over all others.

**DEAFNESS & HEAD NOISES CURED** by Peck's Invisible Tubular Ear Cushions. Whisper heard. Successful when all remedies fail. Sold only by F. HISCOX, 853 B'way, N.Y. Write for book of proofs. FREE

HOW DO YOU DO WITHOUT
**Dr. Wm. Hall's Balsam**
**for the Lungs** when you have a cough or a cold?
It is the best medicine to cure coughs and colds, and all diseases of the throat and lungs. Druggists sell it: prices 25c., 50c., $1.00.
**Buy it and Try it!**



# The Independent.

**TERMS OF SUBSCRIPTION**
**PAYABLE IN ADVANCE**

| | | | |
|---|---|---|---|
| One Month, | $0.30 | Two Years, | $5.00 |
| Four Months, | $1.00 | Three Years | $7.00 |
| Six Months, | $1.50 | Four Years | $8.50 |
| One Year, | $3.00 | Five Years, | $10.00 |

**In Clubs of Five or more $2.00 each**
**SINGLE COPIES, 10 Cents.**

POSTAGE to any Foreign Country in the Universal Postage Union $1.56 a year additional.

SUBSCRIPTIONS will not be received from Agents or Postmasters at Club rates.

SUBSCRIPTIONS will be stopped at the end of time for which payment is made.

REMITTANCES should be made to the order of THE INDEPENDENT by means of Money Orders, Checks, Registered Letters Express, or Express Money Orders.

SUBSCRIBERS should renew a week or two previous to the expiration of their subscriptions, in order to receive their papers uninterruptedly.

Messrs. Sampson Low & Co. are our agents in London to receive subscriptions and advertisements.

Any one wishing to subscribe for other papers or magazines in connection with THE INDEPENDENT should write for our *Clubbing List*.

We can supply Files or Binders for THE INDEPENDENT, capable of holding 26 numbers, post-paid, for $1.00.

ADVERTISING RATES made known upon application. Address

THE INDEPENDENT,
251 Broadway, New York City.

# ROYAL BAKING POWDER

**Absolutely Pure.**

A cream of tartar baking powder. Highest of all in leavening strength.—*Latest U. S. Government Food Report.*

# STEINWAY

**DOUBLE TRIUMPH AT LONDON 1885.**

**Grand Gold Medal of International Inventions Exhibition, also Grand Gold Medal by the Society of Arts for "Best Pianos and several meritorious and useful Inventions."**

**Warerooms: Steinway Hall, New York.**

# $500 IN PRIZES
## TO AMATEUR PHOTOGRAPHERS

Nine Prizes for Landscapes, Portraits and Flash Lights. No person can take more than one prize. Contest closes October 15, 1891.
Send for particulars to
**THE JOHN WILKINSON CO.**
269-271 STATE ST. CHICAGO.

# W. & B. DOUGLAS,

MIDDLETOWN, CONN.

Branch Warehouses 67 John St., New York, and 197 Lake St., Chicago.
MANUFACTURERS OF
**PUMPS,**
Hydraulic Rams, Garden Engines, Pump Chain and Fixtures, Iron Curbs, Yard Hydrants, Street Washers, etc.
**Works Founded in 1839**
Highest medal awarded them by the Universal Exhibition at Paris, France, in 1867; Vienna, Austria, in 1873 and Centennial Exhibition 1876

## DO YOU BATHE?

A Porcelain lined Bath is the best and cheapest Tub you can buy. It will last for generations and is always sweet, clean and inviting. Catalogue free.

**STANDARD M'F'G CO.,**
Box 628 M. PITTSBURGH, PA.

# WEBER PIANOS.

UPRIGHTS A SPECIALTY. CASH OR INSTALMENTS. CATALOGUE FREE ON APPLICATION

**WAREROOMS:**
**6TH AVE., COR. WEST 16TH ST.**
**NEW YORK CITY.**

## THE DUNNING BOILER.

OLDEST AND BEST FOR
**Steam and Hot Water Heating.**

Over 16,000 in Use. Also Steam Engines and Boilers of all kinds and Machinery generally. Manufactured at the
N.Y. Central Iron Works,
94 Exchange Street, Geneva, N. Y.

## WOOD TYPE
and
**PRINTING PRESSES AND MATERIALS.**
"Strong Slat" Cases, Cabinets, Drying Racks, Imposing Tables, Chases, Rules, Leads, etc.
**HEBER WELLS,**
**8 Spruce Street, New York.**

## THE BEST DOCTOR.

RUTH HAD A BABY,
BABY WAS ILL;
IKE BROUGHT A DOCTOR
FROM OVER THE HILL;
DOCTOR APPROVING
OF EVERYTHING GOOD,
GAVE THEM A PACKAGE
OF NICE RIDGE'S FOOD.
EVERYTHING NEEDED
DOES THIS FOOD CONTAIN.
SOLD BY ALL DRUGGISTS
FROM TEXAS TO MAINE.

SEND TO-DAY FOR OUR
**TWO PRIMERS**
RELATIVE TO THIS KING OF FOODS.
ADDRESS ADVERTISING DEPARTMENT
**WOOLRICH & CO.**
PALMER, MASS.

# ESTERBROOK'S PENS

26 JOHN ST., N. Y. THE BEST MADE.

## About Colorado Mines

And Mining Stocks. Our pamphlet will be sent you free on receipt of your address. It will interest you and may be the means of your making money as others have done. TAYLOR & RATHVON,
Dividend Paying Mines. DENVER, COL.

# CONTINENTAL INSURANCE CO.
## OF NEW YORK CITY.

Extract from Statement made January 1st, 1891.

| | |
|---|---|
| Cash Capital | $1,000,000 00 |
| Reserve for Insurance in force, etc | 2,985,328 79 |
| Net Surplus | 1,602,620 05 |
| Policy-holders' Surplus | 2,602,620 05 |
| Gross Assets | 5,587,948 84 |

**SAFETY FUND POLICIES ISSUED.**

**F. C. MOORE, President.**
**CYRUS PECK, Vice-President and Secretary.**
**HENRY EVANS, 2nd Vice-President and Secretary A. D.**
**EDWARD LANNING, WM. A. HOLMAN, } Ass't Sec'ys.**

MAIN OFFICE:
**100 Broadway, New York.**

C. H. DUTCHER, Secretary Brooklyn Department Court and Montague Streets, Brooklyn, N. Y.
J. J McDONALD, Manager Western Department, Chicago, Ill.
R. J. TAYLOR, General Adjuster.
GEO. E KLINE, Assistant to General Manager.
D. B. WILSON, Manager Pacific Coast Departmen San Francisco, Cal.

**RESPONSIBLE AGENTS WANTED.**

# TEAS,
**REVOLUTION IN PRICES AT THE OLD RELIABLE.**

Finest Teas imported. GREATEST INDUCEMENTS EVER OFFERED. Premium in tea equal to 25 per cent., and ALL EXPRESS CHARGES PAID on $20 teas orders. Send orders at once. Good teas from 25c. up. As a TRIAL ORDER, we will send 3½ pounds FINE TEAS by mail or express, charges paid, on receipt of $1 and this "ad." Be particular and state the name of tea wanted. For New Terms address
**THE GREAT AMERICAN TEA CO.,**
31 and 33 Vesey St., New York. Post Office Box 289.

## EXERCISE AT HOME.

**The Standard Chest-Weight,**
FOR BRAIN WORKERS AND SEDENTARY PEOPLE.

Used in all Gymnasiums. Corrects round shoulders; enlarges the chest. Price, $4.00 to $10. Handsome in appearance and very compact. Manual showing by 31 illustrations how it is used, mailed free. Address NARRAGANSETT MCH. CO., 44 Sprague St., Providence, R.I.

## TRAVEL, RESORTS, ETC.

**GREAT FALLS, MONTANA.**

Surrounded by a fine agricultural and grazing country, close to mines of precious metals, iron and coal and large forests, possesses a water power unequalled in America, its future greatness is assured. Division station on the GREAT NORTHERN RAILWAY, and branch lines are being built. For Books, etc., write to F. I. WHITNEY, G. P. & T. A., St. Paul, Minn.

Low Estimates. Careful Service. Reliable Dealing. **Dodd's ADV'G AGENCY, 265 Wash'n St., Boston**

# THE NORTH-WESTERN LINE
C & N W R'Y

**SOLID VESTIBULED TRAINS**
Between Chicago and St. Paul, Minneapolis, Council Bluffs, Omaha, Cheyenne, Denver, and Portland.

**FREE RECLINING CHAIR CARS**
Between Chicago, Council Bluffs, Omaha, Denver, and Portland.

**THROUGH SLEEPING CARS**
Between Chicago and St. Paul, Minneapolis, Duluth, Council Bluffs, Omaha, Sioux City, Denver, Ogden, Portland, and San Francisco.

**SUPERB DINING CARS.**

ALL AGENTS SELL TICKETS VIA THE
## Chicago & North-Western Ry.

For full information address the General Passenger and Ticket Agent, Chicago, Ill.

W. H. NEWMAN, 2d Vice-Pres't. J. M. WHITMAN, Gen'l Manager. W. A. THRALL, G. P. and T. A.

**To Colorado via BURLINGTON ROUTE**
**Only One Night On the Road.**

Leave Chicago at 7:00 P.M., or St. Louis at 8:25 A.M., and arrive Denver 6:15 P.M. the next day. Through Sleepers, Chair Cars and Dining Cars. All Railways from the East connect with these trains and with similar trains *via* Burlington Route to Denver, leaving Chicago at 6:10 P.M., St. Louis at 8:15 P.M., and Peoria at 8:20 P.M and 8:00 P.M. All trains daily.

Tourist tickets are now on sale, and can be had of ticket agents of all roads.

There is no better place than Colorado for those seeking rest and pleasure.

## Europe, Holy Land, Round the World.

BEST ticketing facilities to all parts of the United States, Europe, etc.
Weekly trips to London and Paris, $150, First-class Rhine and Swiss trips, $350.
H. GAZE & SON, 940 Broadway, N. Y

## CUNARD LINE.

ESTABLISHED 1840.
**ROYAL MAIL STEAMSHIPS**
SAILING BETWEEN
**LIVERPOOL, BOSTON AND NEW YORK.**
From New York every SATURDAY, and alternate WEDNESDAY.
From Boston every SATURDAY.

Cabin passage $80 and upward, according to accommodation. Intermediate, $55. Steerage passengers booked to and from all parts of Europe at very low rates.

**VERNON H. BROWN & CO., Agents,**
**4 Bowling Green, New York.**

# C & O ROUTE F.F.V.
FAST FLYING VIRGINIAN

Of all trains the handsomest and most complete. Vestibuled from end to end. Lighted throughout with Electricity. Solid train with through Dining Car between New York, Philadelphia, Baltimore, Washington and Cincinnati, with Pullman Sleeper to Louisville and Lexington, Ky.

**REACHED IN FROM 10 TO 14 HOURS FROM NEW YORK OR CINCINNATI.**
Through the Grandest Scenery of America.

O. G. MURRAY, Traffic Manager.
NEW YORK OFFICE, 362 Broadway.

## AMERICA'S Tourist Line.

Old Point Comfort,
Natural Bridge
Hot Springs,
Warm, Healing,
Rockbridge Alum,
White Sulphur,
Red Sulphur,
Salt Sulphur,
Sweet Chalybeate,
Old Sweet,
AND OTHER MOUNTAIN RESORTS

**CINCINNATI FAST LINE**

Solid train, lighted with Gas, leaves Washington in the afternoon and arrives Cincinnati next morning. Pullman Parlor Cars via Pennsylvania R. R. leave New York 8:20 A.M. and connect in same depot in Washington

B. W. FULLER, Gen'l Pass'r Agent
WASHINGTON OFFICE, 513 and 1421 Penna. Avenue.
CINCINNATI OFFICE, S. W. Cor. Fifth and Walnut Sts.

## The Old Reliable, LINDEMAN PIANOS.

(Established 1837.

Wonderful in tone and lasting qualities; of highest excellence and workmanship. Prices moderate For Catalogue, address Lindeman & Sons, Piano Co., 147th St. and Brook Avenue, New York.

## A SURE CURE FOR CATARRH.

**35 Cents a Bottle by all Druggists.**

# Aerated Oxygen!

**F**ortunately for the sufferer,
**O**pens a sure way of escape, by
**R**espiration simply, from

**H**ay Fever!
**A**ll other remedies fail.
**Y**oung and Old alike

**F**ind it an annual visitor.
**E**very one it selects to
**V**isit would freely give
**E**very dollar he is worth
**R**ather than endure such suffering.

Free Trial at No. 9 Herald Building, BOSTON, MASS.

Send for our new book of testimonials, free.

**FOR SALE BY ALL DRUGGISTS.**
Home Office, Nashua N. H.

## HOTELS, SUMMER RESORTS, ETC.

# GRAND UNION HOTEL
**SARATOGA SPRINGS,**
WILL OPEN JUNE 26TH.

Having leased the above hotel for a long term, the undersigned has refurnished, decorated and thoroughly renovated it, and perfected its sanitary condition.

JAS. G. B. WOOLWORTH, Prop.

Special rates for families during July and September.

## Union Square Hotel
**UNION SQUARE**
**CORNER 15TH STREET NEW YORK**
**DAM & DeREVERE, Props**

## Hotel Brunswick,
**BOSTON,**
**BARNES & DUNKLEE,**
**PROPRIETORS.**

## HOTEL LINCOLN,
Broadway and 53d Street. NEW YORK
SELECT FAMILY HOTEL.
EUROPEAN PLAN.
Rooms en suite with Private Baths.
Single rooms for transient guests with use of Baths.
P. H. McCANN, Proprietor.

**OVERMAN WHEEL CO., MAKERS,**
CHICOPEE FALLS, MASS.
BOSTON. WASHINGTON. DENVER. SAN FRANCISCO.
**A. G. SPALDING & BROS., Special Agts.**
CHICAGO. NEW YORK. PHILADELPHIA.